

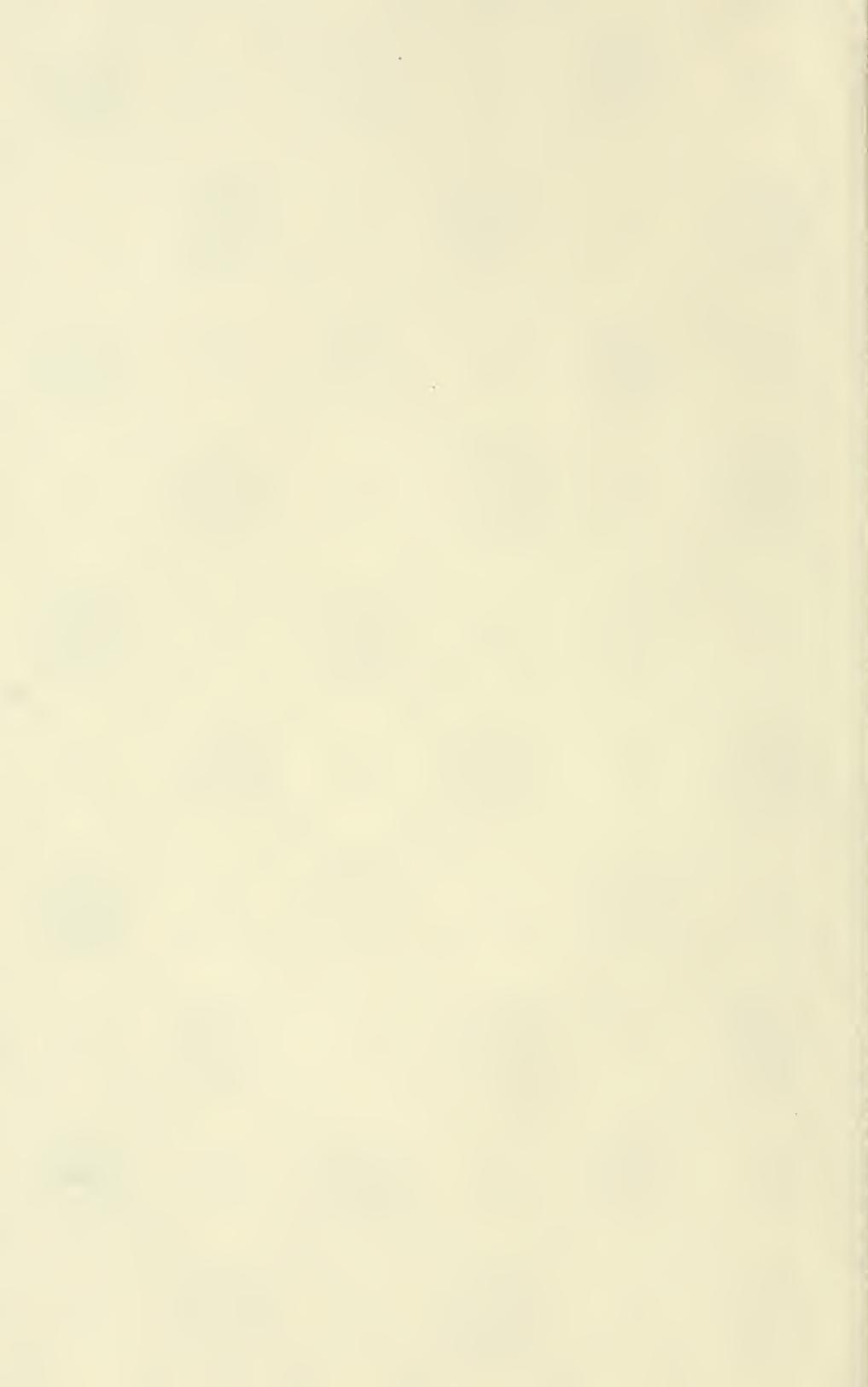
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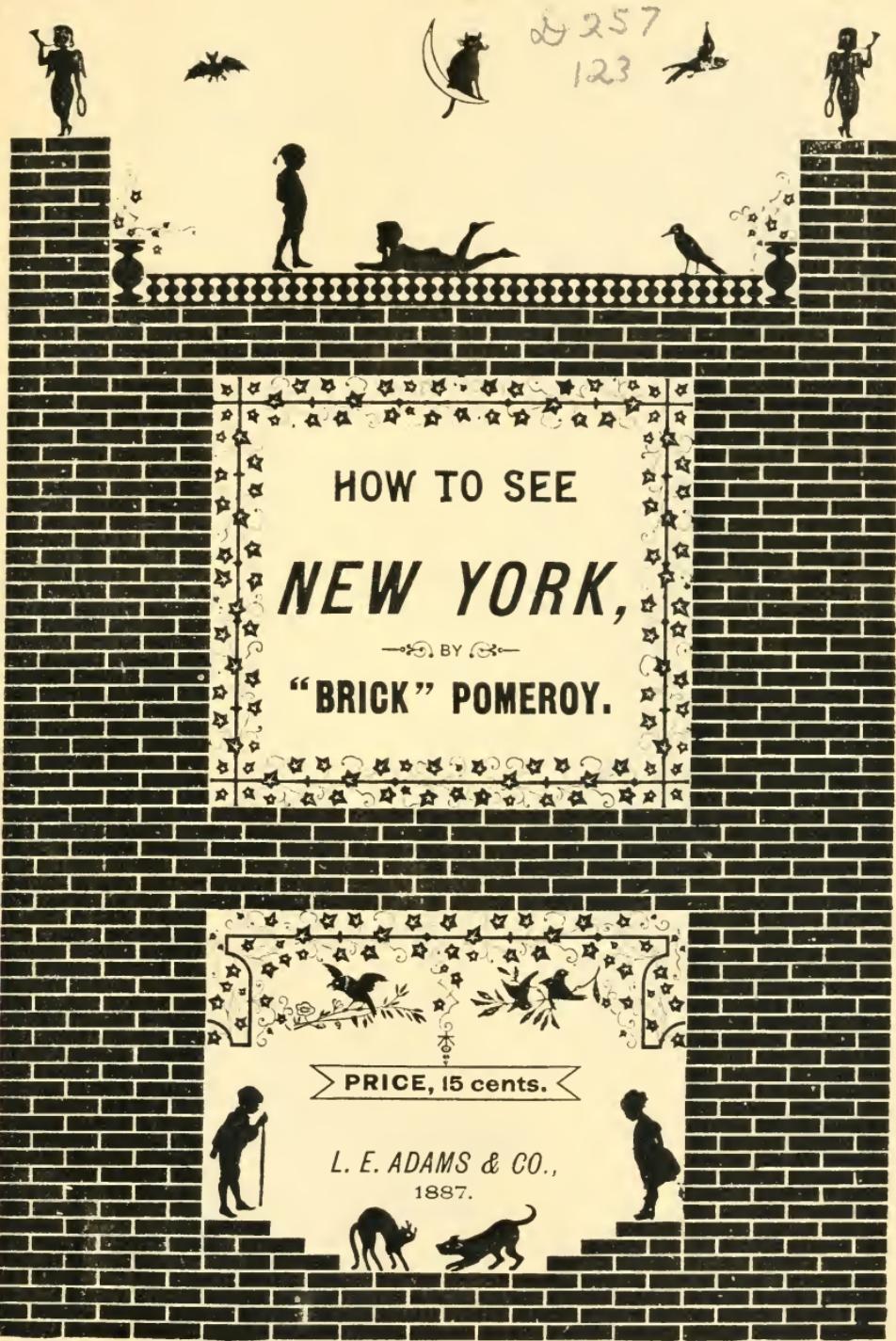
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GUARANTY

THE
PERFECTION
OF
ACCIDENT
INSURANCE.

ACCIDENT
INSURANCE.



POTTER BUILDING, PARK ROW.

NEW YORK CITY.

THE MOST LIBERAL AND PROGRESSIVE IN EXISTENCE.

GEO. H. FITZWILSON, WM. W. HYATT, TAYLOR & PARKER, Attorneys,

PRESIDENT, SECRETARY.

POTTER BUILDING, N. Y.

Cost the same in all
Classes.
Benefits graded in pro-
portion to Hazard
of Occupation.

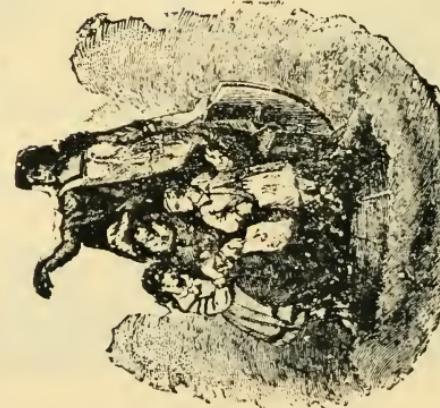
CLASSES.

BENEFITS	1	2	3	4	5	6
Death from Accident...	\$5,000	\$7,000	\$10,000	\$13,000	\$21,000	\$32,000
Loss of Hand and Foot...	5,000	4,000	3,000	2,000	1,000	500
" Both Hands.....	5,000	4,000	3,000	2,000	1,000	500
" Both Feet.....	5,000	4,000	3,000	2,000	1,000	500
" One Hand.....	2,500	2,000	1,500	1,000	500	250
" One Foot.....	2,500	2,000	1,500	1,000	500	250
" Both Eyes.....	2,500	2,000	1,500	1,000	500	250
" One Eye.....	750	300	200	150	100	75
Perm'tn'l Total Disability.....	1,250	1,000	750	500	250	125
Weekly Indemnity.....	25	20	15	10	7.50	5

GIVE Half the Benefit
its name in
the table
Rate Certificate
Half

First Assessment,
Full Members - \$3.00 each
Half " 1.50 "
THREE MONTHS AFTER DATE OF MEMBERSHIP,
And thereafter Quarterly.

NO ANNUAL DUES. ALL CERTIFICATES NON-FORFEITABLE.



MEMBERSHIP FEE
Full Member - \$5.00
Half " 3.00

ASSESSMENTS,
Full Members - \$3.00 each
Half "

HERE WE ARE!

IN

NEW * YORK * CITY.

BY

BRICK POMEROY.

RECITATIVE, DESCRIPTIVE, SUGGESTIVE,
REMUNERATIVE AND PRESERVATIVE.

THE GREAT CITY ~~OF THE~~ CONTINENT

1372
AND SEVERAL OF HER
NOTED PECULIARITIES AND ATTRACTIONS,

AND

LEADING MEN.

NEW YORK :

L. E. ADAMS & CO., PUBLISHERS, 234 BROADWAY,
1887.



Mention.

The idea of this little book is to call the attention of visitors, and especially merchants and business men coming to New York to a few things it is money in pocket for any man to know. Like the feelers of a lobster, it may radiate and reach around in various directions, but there is good meat in it.

Occasional mention is made of individuals whose names are a part of the history of New York, but no consideration of favor or reward has influenced such personal mention which appeared necessary to rivet a point in mentioning a fact. Advertisements of none but reliable firms or persons appear here and there as advertisements, but the original, or suggestive matter of the book has not been influenced by any advertiser or business patronage, nor is there to be found any advertisement in the reading matter disguised.

This book will be followed by a larger one that will be more of a guide and directory to New York, Brooklyn, Jersey City and Newark, which in reality are one city, and will be alike original and suggestive.

THE PUBLISHERS.

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SPECIAL ANNOUNCEMENT!

The Mutual Reserve Fund Life ASSOCIATION,

Potter Building, - - - 38 Park Row, New York,

HAVE, since June 15th, 1887, issued a FREE POLICY or Certificate of Insurance. While the Association will not accept members, unless they reside in healthy sections and are engaged in healthy occupations, yet it places no restrictions upon either *Residence* or *Travel* under its new Free Policy, and excepting the Military while in actual service, the Association places no restrictions upon occupation, and after five years Membership, *Certificates or Policies become absolutely incontestable.*

This Association continues to furnish Life Insurance at less than *One-half* the rates charged under the old Level premium System. It has already paid in cash to the Widows and Orphans of its deceased Members *more than \$3,500,000*. It is paying more than \$5,000 in cash for death claims daily. It has \$1,500,000 in Assets, and more than \$1,200,000 cash surplus. It is the largest, the cheapest, and the best Life Insurance Association in the world. Send or apply at Home Office for Blank Application.

E. B. HARPER, PRESIDENT.

WATSON

MUSICAL CONSERVATORY,

15 EAST FOURTEENTH ST.,

Between Broadway and Fifth Ave.

OLDEST MUSICAL INSTITUTION IN AMERICA.

ESTABLISHED 1853.

Individual Instruction day and evening by capable and conscientious lady and gentlemen teachers.

Piano, Violin, Organ, Guitar, Mandolin, Harp,
Zither, Flute, Banjo, Singing, &c.

Ladies and Children receive special and careful attention from MISS WATSON and her assistants.

A CORPS OF ABLE AND RELIABLE INSTRUCTORS IN
Drawing, Painting, Penmanship, Dramatic
Art, Shorthand, Book-keeping, Type-
writing, Languages, & Elocution.

◁ TERMS MODERATE AND ACCOMMODATING. ▷

PRACTICE ROOMS with use of musical instruments FREE to pupils. Teachers sent to any part of the city. Circulars giving full particulars cheerfully sent upon application.

J. JAY WATSON, *Musical Director.*
EMMONS H. WATSON, *Manager.*

For Circulars address A. A. WATSON, Secretary, 15 East 14th St., New York.

German American Real Estate TITLE GUARANTEE COMPANY.

CAPITAL, - - - - - \$500,000

Protects Purchasers or Mortgagees from loss or Law suits, by reason of undiscovered defects, by a *Permanent Guarantee Fund, required by Law.*

Enables purchasers to close titles in Ten to Fourteen days.

When selling with Title, guaranteed by this Company, title can be closed in Two days, thus saving Four weeks' time, equal to 1-2-1 per cent. in money.

OFFICE, 34 NASSAU ST., MUTUAL LIFE BUILDING,
203 Montague Street, Brooklyn.

J. & W. Seligman & Co.,
===== BANKERS, =====
COR. EXCHANGE PLACE AND BROAD STREET,
NEW YORK.

Issue Letters of Credit for Travelers, payable in any part of Europe, Asia, Africa, Australia and

=====) AMERICA. (=====

Draw Bills of Exchange and make Telegraphic Transit of Money on Europe and California.

HORACE S. ELY,

Real Estate Agent,

22 Pine Street * and * 103 West 68th Street,

NEW YORK.

Business established in 1835, by MR. ABNER L. ELY, who, after an honorable and active career, died in 1871, and was succeeded by the present proprietor, Mr. Ely, who first became associated with Mr. Abner Ely in 1855.

THE
CHASE NATIONAL BANK,
OF THE CITY OF NEW YORK,

CORNER PINE AND NASSAU STREETS.

ACCOUNTS OF BANKS AND BANKERS,
CORPORATIONS AND INDIVIDUALS

Received on Favorable Terms.

BUY AND SELL UNITED STATES BONDS AND
MAKE TRANSFERS AND EXCHANGES IN
WASHINGTON WITHOUT ADDITIONAL CHARGE.

H. W. CANNON, President.

JOHN THOMPSON, Vice-President,

WM. H. PORTER, Cashier,

C. C. SLADE, Assistant Cashier.

AMERICA'S SCENIC ROUTE.

Lehigh Valley

— RAILROAD. —

THE MOUNTAIN AND VALLEY SCENERY

TRAVERSED by this Line is unsurpassed in GRANDEUR and SCENIC BEAUTY. DIRECT ROUTE TO THE COAL REGIONS. DOUBLE TRACK. STEEL RAILS. All the latest Railroad Appliances render this the very best, and the most Comfortable Route TO ALL POINTS IN

Eastern Pennsylvania, Central and Western New York,

Including Easton, Bethlehem, Allentown, Reading, Mauch Chunk, Glen Onoko, Hazleton, Mahanoy City, Shenandoah, Ashland, Mount Carmel, Shamokin, Glen Summit, Wilkes-Barre, Pittston, Scranton, Ithaca, Tunkhannock, Montrose, Towanda, Geneva, Watkins Glen, Waverly, Elmira, Rochester, Buffalo and Niagara Falls.

TWO EXPRESS TRAINS DAILY BETWEEN

NEW YORK, PHILADELPHIA,

— And All Points West. —

PULLMAN CARS. + + FAST TIME.

ANTHRACITE COAL IS USED EXCLUSIVELY, thus avoiding the dense volume of smoke that so terribly annoy passengers on Lines using Bituminous Coal.

TICKET OFFICES: NEW YORK—General Eastern Office, No. 235 Broadway; Depot foot of Cortlandt Street; Depot foot of Desbrosses Street; all the Offices of the Pennsylvania Railroad and New York Transfer Company.

PHILADELPHIA—836 and 624 Chestnut Street, and Philadelphia & Reading Depots, Third and Berks Streets and Ninth and Green Streets.

E. B. BYINGTON,
Gen'l Passenger Agent,
BETHLEHEM, PA.

CHAS. H. CUMMINGS,
Gen'l East'n Passenger Ag't,
235 BROADWAY, NEW YORK.

W. B. SMITH, Cty Ticket Agent, 235 Broadway, New York.

THE "LIMITED"

OVER

THE NEW YORK CENTRAL & HUDSON RIVER R. R.

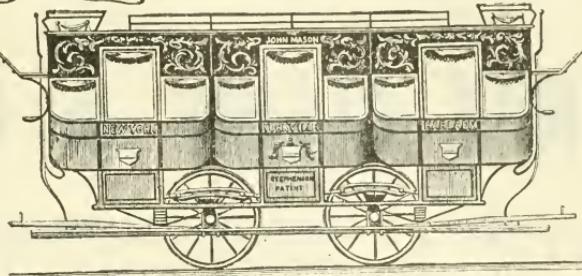
FOR several years the fastest train in the world has been running regularly over the New York Central & Hudson River Railroad, between New York and Chicago. It leaves the magnificent Grand Central Depot, in the heart of the great Metropolis, made up of a "Buffet, Smoking and Reading-Room Car," furnished with elegantly upholstered movable chairs, tables, writing desk, and other appliances of comfort and luxury, supplied with daily newspapers and periodicals, and stocked with appetizing viands, choice cigars and wines; of a superbly appointed Sleeping-Car, of luxurions Drawing-Room Cars, and of a Dining-Car, running between New York and Buffalo, serving Lunch and Dinner—both meals being perfect in viands and appointments. The Buffet and Sleeping-Cars run through to Chicago. The Drawing-Room Car is replaced at Buffalo by a "Sleeper" for Chicago, and another "Sleeper" is attached at Cleveland for Detroit. At Elkhart, an important junction in Michigan, a Dining-Car is again attached, in which a sumptuous Breakfast is served while the "Limited" covers the home-stretch into Chicago. While flashing on its way, this perfect train receives passengers from the New England States by the Boston & Albany, from Pittsburg and the oil regions of Pennsylvania by the Dunkirk and Allegheny Valley; from Ohio by the Bee Line, and from Indiana by the network of roads centering at Toledo. It also delivers its contingent to lines of the Vanderbilt System reaching Cincinnati, St. Louis, Columbus, and a score of other cities, and passes over to connecting lines travelers for every point in the North, the Northwest, the Southwest and the West.

All this reads simple enough; and in actual experience the journey is so regular and enjoyable that one might well ask, What is there remarkable about it? Let us see. Observe the rhythmic sound of the wheels as they roll on and on in steady progression; there is no jarring, jolting or grinding, and the horizontal of the car is unchanged. These prove the solidity of an old, well-ballasted road-bed; the smoothness of perfectly laid steel rails on a track free from heavy grades and sharp curves; and the perfection of the car builders' art. Observe, again, that the rate of progression is uniform—that cities, towns and stations are passed in a flash, and that the throb of the mighty engine drawing the train is heard with the measured pulsations of fixed machinery. The "Limited" is annihilating distance at the rate of fifty miles an hour, and the journey of near a thousand miles is being made with breaks of an average of more than a hundred miles apart; that in two portions of the trip—between New York and Albany, and between Dunkirk and Cleveland—the locomotives run over a hundred and forty miles without a pause. Observe, once more, that the whole distance between New York and Buffalo, through some of the most beautiful scenery in the world, is traversed by daylight, and that in twenty-four hours, without fatigue or annoyance, surrounded with comforts and provided with luxuries that a few years ago were undreamed of, a journey has been accomplished as great as that from London to Rome!

Luxurious as the cars are which now make up this splendid train, the New York Central & Hudson River Railroad Company is determined to replace them with others even more elegant. New Buffet Cars will soon be running, provided with Bath Room and Barber Shop, and all cars forming the "Limited" will be illuminated with electric lights and warmed by steam.

ESTABLISHED: 1831.

SUPERIOR
ELEGANCE



LIGHTNESS:
DURABILITY

CAR OF 1831

ADAPTED TO ALL COUNTRIES
AND CLIMATES:

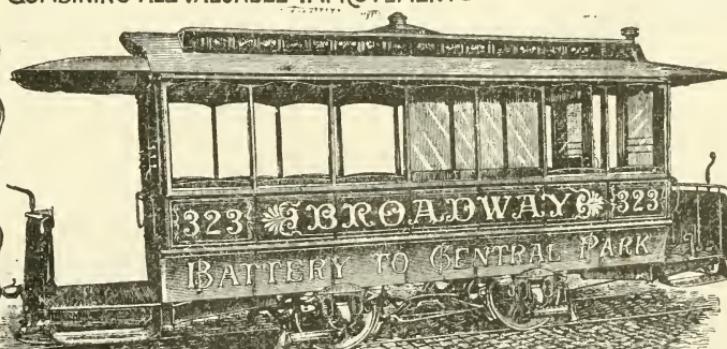


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JOHN STEPHENSON COMPANY LIMITED

MANUFACTURE
STREET (TRAMWAY) CARS
IN GREAT VARIETY
COMBINING ALL VALUABLE IMPROVEMENTS

EAST 27 ST.
NEW YORK
CHICAGO
OFFICE
PHENIX BUILDING



UP TO THE
TIMES
ORDERS FOR SUPPLIES PROMPTLY & CAREFULLY EXECUTED
PARTICULAR ATTENTION PAID TO SHIPMENTS.

CAR OF 1886.

DISPLAY ADV 10 20 25 30 35 40 45 50

BANKING HOUSE

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HENRY CLEWS & CO.,

13 & 15 BROAD STREET,

(Opposite N. Y. Stock Exchange.)



INTEREST ALLOWED ON DEPOSIT ACCOUNTS.

AT CURRENT MARKET RATES.

Stocks, Bonds, Grain, Provisions and Petroleum bought and sold on commission for cash, or on margin.



PRIVATE WIRE TO CHICAGO, BOSTON AND PHILADELPHIA.



BRANCH OFFICES,

(Connected by Wire.)

No. 39 West 31st Street,
Metropolitan Hotel, cor. Prince St.,
112 Grand St., near Broadway,
260 Church St., cor. Franklin,
87 Hudson Street,
Garfield Building, cor. Court & Remsen Sts.,
Brooklyn.

HERE WE ARE! IN NEW YORK CITY

BY MARK M. ("BRICK") POMEROY.

The great commercial, financial, and we may as well add, the political metropolis of the New World.

When you are kissing a pretty girl, do not be in a hurry. That is, unless her heavy-handed and stoutly booted papa be moving too rapidly upon your works with a view of encouraging a general muscular action henceward.

When you visit New York City, do not be in a hurry. ~

Stay a few days.

Renew and extend your acquaintances.

Look over the market, see where you can do the best, and get new ideas.

Of course, if you have a regular place where you buy articles in your line, go there. Shake hands with the boys, no matter if they are bald-headed. Sally out for points, but don't get away with too many pints.

Don't be in a hurry..

Take a little more time.

Visit the leading retail stores and get ideas on the display of goods. Learn how to dress your windows, no matter what kind of goods you are in.

Anything from christening caps to baptismal fonts, caramels, corsets, shoes, soda water, etc., to burial cases looks better in a window when artistically arranged and displayed to attract attention and rivet memory than when sort of wafted in at arm's length as children are run into a circus.

Hunt around and find new articles that will add to your custom. Look out for novelties. Everybody except persons who

prefer hairs in their butter, buy of novelties. The demand for them increases year by year.

If you can't find plenty of novelty, lay in a supply of chestnuts. Old stories. Ask the returned drummer for them. Ask him if he has any new ones. Ask the boys to show you what is new, novel and nice, so you can compare notes and see what is needed in your own town in order to make things pleasant for those who come in from the cross roads, hamlets and villages, to buy of you what you are to purchase in New York.

The art of entertainment is never lost when it is put in motion.

New Yorkers know how to entertain.

Now, that you have decided to remain a few days longer than you intended to, it is well enough to absorb a few items of information that may save you several dollars, much travel and annoyance, inasmuch as

Here we are—

In New York!

Bring Your Wife and Have Some Fun.

In view of the fact that New York city is the largest on the American continent, and is almost a world in, and by, and of itself, it would be worth your while to look it over, and to see as much of it as possible.

When you have occasion to visit New York on business, see if you cannot combine pleasure with business. Bring your wife and have some fun. Ordinarily, your wife must remain at home, working herself to death gradually, while you are away on business. What is sauce for the gander is sauce for the goose. Bring her along to New York. Let her see the fashions, and how people move and act at the hotels, theaters, churches and at the various resorts near the city where people congregate for rest, recreation and refreshments.

Do not say that you cannot afford it, because you can.

Bring your wife to New York, let her fill her head with fashions, and her trunk with new goods. Let her make memoranda as to how she will dress, and what she will wear on her return home.

Then, when your new goods have arrived, let her come into the store and help herself to what she wants, and in three weeks she will have the town crazy, as she goes from place to place, giving to people an evidence that she has been somewhere, and brought something back with her.

Other mens' wives will come into your store to buy goods, in order to prove to other neighbors that they can dress exactly as well as your wife. Therefore your mercantile business will be increased, and you will not only encourage the consumption or wearing out of goods, but at the same time you will encourage those who manufacture them, and thus be in many ways a public benefactor.

Many of those who are employed to purchase goods for country merchants are careful to be accompanied, more or less,

by their wives, sisters, daughters or other ladies who have good taste, and who are great help in the matter of selecting, or suggesting articles which will please feminine fancy in localities where goods are used.

Visit the theaters.

Attend the churches.

Take time to enjoy the parks.

Ride the entire length of the elevated railway on each side of the Island from the Battery to the end of the road, and this as far into the country as you can go, and see how much there is of New York city.

You will be astonished, and have a great deal more to tell your neighbors of, than you ever thought to have.

You need not be giving out old chestnuts but new pictures as you paint them by your talk and tell of what you have seen. The more you can tell that is new to your hearers, the better off you will be. Bayard Taylor, Henry Ward Beecher, Rev. De Witt C. Talmadge, S. S. Cox, Chauncey M. Depew and other men of observation and brain, with what in the country is called "gift of gab," have made friends and fortunes with their mouth. You catch the idea?

Then when you are at home, as a country merchant, after the work of the day is done, you can sit in your store till midnight, and tell your neighbors what you saw and experienced while visiting. This helps to make a big man of you.

It will help you to sell goods and this is exactly what you want as a merchant.

Do not content yourself, no matter whether you are here alone, or with some one else, merely by seeing what is to be seen directly on the Island of Manhattan, generally known as the city of New York, but take time to make excursions.

Go down to the Battery or South Ferry, take a steamboat ride to Bedloe's Island, and walk around the Bartholdi Statue. Twenty-five cents pays the steamboat fare there and return, and you will have a very pleasant trip.

Take the little steamer which plies every hour between the Battery and Governor's Island, and visit that delightful locality.

See where the soldiers who are here to guard the city of New York from invasion are quartered.

See where General Hancock lived so long. Walk around and see how nicely everything is here kept.

Go into the museum wherein are to be found thousands of relics of battles by sea and by land.

Visit the fortifications and get an idea how war is carried on—in theory if not in practice.

The little boat runs to and fro from the city to Governor's Island every thirty minutes as a part of the Government Service, carrying-over and bringing back without charge those who would make the trip.

Take a boat for Staten Island from the Battery, and put in an afternoon there witnessing the games and amusements which are furnished for the recreation of ten thousands of people who go there each week to enjoy an eight mile steamboat ride across New York Bay, and eight miles return.

Ride over Staten Island or a portion of it by carriage. It is one of the most enjoyable trips. There are good livery stable establishments to be found on Staten Island, especially at the first landings. The roads are generally very good and as one drives to the higher ground three or four hundred feet above the sea, the view of land and ocean, cities and villages, lakes, bays, ponds and creeks, with threads of railway reaching off into the distance making a very charming picture, that you will never forget.

Visit Coney Island where the so called mediocrity of New York gather to the number of twenty thousand on a week day, and one hundred thousand on a Sunday.

You can make the trip on the large iron steamboats from the Battery to Coney Island, and return at any time during the day for fifty cents the round trip, or you can go by cars two or three different lines at the same rate of fare. At Coney Island you can roll in the sand, wade into the ocean as far as you feel like going, eat clams, drink ginger ale, and other fluids to refresh the arid tonsils; take in one hundred or more variety shows and see men and women, boys and girls, lovers and sweethearts, babies, dogs, etc. Enjoying surf bathing which is here to be had in abundance, with officers handy to keep you from getting in beyond your depth, or from trying to cross the ocean on foot.

Coney Island is a curiosity. Once it was a barren stretch of sand worth something like \$500,000 less than nothing.

Now it is a summer city of the beach, a sort of piratical ren-

dezvous where one man appears to be bishop, king, commissioner, mayor, levier of taxes, collector of customs, comptroller of political destinies, etc., etc., so that Robinson Crusoe on his lonely Island was not more of a monarch over what he surveyed than is the head of the political-financial combination governing that part of New York known as Coney Island. It is a curiosity that should be seen, as it alone would give you something to talk about for a month.

A very delightful trip is that by steamer to Rockaway Beach and to Far Rockaway, especially if you want a sniff of ocean air—clean, fresh and invigorating. Or you can have a steam-boat ride to Long Branch and return for a few dimes.

Another very charming trip is up the East River, past Blackwell's Island, Ward's Island, Fort Schuyler, out into Long Island Sound ; past Hart's Island, which is the pauper burial ground, and thence a mile or two beyond to Glen Island, which has been fitted up in magnificent style as a summer resort, and where the old-fashion clam bake, together with meat, drink and musical accompaniments can be enjoyed ad libitum.

After that, you can wander about to see the curiosities, rest in the shade, enjoy the sea breeze, listen to the music, and at last return to say that you have never passed a more delightful day in your life than on this pleasure excursion.

Another good thing to do is to visit the Charity and Correction institutions of New York.

In order to do this properly call at the corner of 11th Street and Third Ave., at the office of the Commissioners of Charities and Corrections. Go into the office and introduce yourself to Messrs. Simmons, Porter or Brennan, who are the three Commissioners of Charities and Corrections for the City of New York, and who have about sixteen thousand persons under their care, comprising the prison, almshouse, work house and hospital population of the city, and their attendants.

You will find these gentlemen well-posted, very pleasant and always willing to give or afford strangers visiting New York every possible opportunity to acquaint themselves with the workings of the Charity and Correction institutions of the city, which includes the Tombs, all the police courts, the prisons, hospitals, insane asylums, work houses, and educational establishments, wherein children of the poor and the unfortunate are taught.

After you shall have obtained a pass from the Commissioners, you will go to the foot of East 26th Street, which is on the East and the East River side of New York.

At the foot of East 26th Street, standing in the water a little way from the shore, but reached from the grounds of Bellevue Hospital, is the "dead house," in which are kept for a day or so the bodies of those who are brought in from the city, fished out from the river, etc., and which bodies are eventually, unless claimed by relatives, taken to the pauper burial ground at Hart's Island for interment. You can get on with a pass, if you are alive, and if you go on dead you can get out with a cheap pine coffin costing about twenty-one cents.

At 10 o'clock every forenoon the large and beautiful steamer Thomas S. Brennan, named after the popular and gentlemanly Commissioner of Charities, leaves this dock on a business trip up the East River. Here you get aboard.

If you are early enough you will see the many prison vans or iron omnibuses filled with prisoners brought from the prisons and police courts of the city to this point for shipment to the Penitentiary on Blackwell's Island, and to the Work House on Blackwell's Island, or to the overflow Work House on Hart's Island.

The Steamer Brennan is in the service of the city exclusively. Its business is to convey patients from the city to Charity Hospital on Blackwell's Island, which is the first landing. To convey prisoners to the Penitentiary, to the large stone building, which building is within a stone's throw of the Charity Hospital.

Patients for the hospital and prisoners for the penitentiary are discharged at the same landing, where the officers receive and escort them to the hospital, and the prisoners to the penitentiary, where they are sheared, bathed, etc., and assigned to the several tasks the superintendent of the Penitentiary deems them fit to work at.

Relieved of this much of her load, the Brennan goes on up the river to the Work House, landing there from 75 to 150 men and women each morning, who are marched off and escorted to the Work House, where they are given work to do for a time altogether too short.

Supplies for the inhabitants of the Island, which number several thousand, including the inmates of the Female Insane

Asylum, which is also on Blackwell's Island, are here put off to be distributed.

This done, the Brennan goes on up the East River, through Hell Gate, to Ward's Island, on which is the large Homœopathic Hospital, one of the finest of its class in the world, also the insane asylums for males. This is the largest insane asylum on the American continent. It covers a number of acres of ground, and is occupied by something like two thousand men, a large portion of whom are really insane, while a certain percentage are not insane, but are unfortunately run in here and kept in order to appease the envy, malice or ugliness of persons who delight in thus torturing those they have a spite against or by saddling their support upon the city.

After discharging the patients and guests who come to see relatives in the hospital and asylums, the Brennan returns a little way, then proceeds up the Harlem River to Randall's Island, on which is located Mrs. Dunphy's celebrated school for idiotic, imbecile or feeble-minded children and homes for idiots who cannot be taught, and other departments of this nature, all connected or attached to the Charity and Correction department. Here also is the Foundlings' Home, where are about four hundred babies, from one day to four years of age, cared for by nurses.

This takes the time till about half past 12, when the boat returns, stopping a few moments at Hart's Island, and reaching her dock at the foot of East 26th Street somewhere about 1.30 P. M., affording those who care to see a great deal in a little while an opportunity of obtaining information that, if not altogether pleasant, is certainly worth knowing. You will get ideas worth taking home with you.

New York as a Summer Resort.

The more people know of New York during the summer months the better are they satisfied with it as a summer resort, or an abiding place during the hot season. During this portion of the year a large number of the residents of this city go into the country or cross the ocean to spend a season abroad. Their object is two fold; the man of business needs more recreation than he obtains. By the time a man has nailed himself right down to the desk or counter, as business is carried on during the driving season in New York for nine or ten months during the year, he is tired enough to rest. Naturally he wishes to get as far away as possible from his place of brain or bodily toil. Therefore, if he has the means, he skips off to Europe. By so doing he is beyond the reach of daily newspapers entirely for a week or more.

Each year \$75,000,000 of the money of Americans is spent in traveling in foreign countries.

Arriving at Liverpool or other foreign ports his attention is taken up with sightseeing and he bothers himself not in the least about affairs at home or in the United States until he returns later in the season.

During this trip abroad to other cities the business man learns a great deal; he brings home with him new ideas exactly as the country merchant visiting New York city can here learn very much that is useful and on his return take with him ideas which he would not have obtained but for his visit to the city.

Another class of persons in New York, unable to bear the expense of the ocean voyage and foreign trip, unwilling to trust themselves to the sea, go into the country, not to enjoy themselves so much as to lay off and rest for a time, wear out their old clothes and get acquainted with their families. Out of every hundred who go into the country for comfort, fifty persons at least will inform you on their return that they are very glad to

get back ; that they find New York cooler than are the majority of places in the country, especially in the farming districts, in valleys where the heat is almost unbearable and where the breezes do not play worth a cent.

Those who come in from the country after a season of relaxation are bronzed, browned, hungry and very well satisfied to remain in the city an indefinite time. The location of New York is peculiarly desirable. The city itself is on an island so near to the sea that the cool breezes sweeping in across the salt water reduce the temperature here in the summer, except immediately along the streets nearly solidly paved with stone and lined by immense business blocks which serve as reflectors, so that men and horses in these hot and narrow thoroughfares find life other than pleasant ; but outside of the business portion of city, away from the tenement house district, there are homes, homesteads, apartment houses and dwelling houses together with hundreds of hotels where persons can take more comfort during the summer in the city of New York than they can obtain at the majority of places outside. The rate of board is cheaper in the summer than in the winter, many boarding houses being partly or nearly empty during the summer so that those who come in from the country to purchase, see the city, attend lectures, schools etc., find ample accomodation during the summer months at reduced rates ; the same rule applies to hotels.

Here in New York one has everything eatable and drinkable that the world can produce. Go into the country, but twenty miles from the city, and it is almost impossible to obtain fresh eggs, fresh milk, berries and other fruits, melons, spring chickens, fat turkeys, etc., because everything is run directly into the city to supply the cash market, which is eternal or the next thing to it.

So it is that a person can live much better in his own home in the city of New York than in the majority of villages and settlements about New York. The modern appliances to houses, hotels etc., whereby the guest has hot and coldwater in his room at all hours of the day or night, a hot or cold bath as he wants it, together with the best of everything the market affords placed before him at all hours of the day or night for his eating and drinking, makes the city a very desirable one in which to live.

From the Southern States, strawberries and such fruits begin to arrive as early as February. They come by express during

the spring months from the South, then through the summer months from the Middle States and the autumn from the Northern States.

Fruits of all kinds come from California, while Northern fish, such as trout, salmon, cod, etc., reach this city packed in ice as they are taken directly from their native waters. Add to all this the one fact that New York is a point from which you can radiate in any direction. Every day and night pleasure boats are ready for the transportation of passengers up the world-famed Hudson River so far as Albany. A more enjoyable steamboat ride cannot be found in the world than this. Steamers are dodging in and out at all hours during the day and nearly all hours of the night from Bridgeport, New Haven, Long Branch, the fishing banks and places all along the shore, so that excursions are as common, as fashionable and as inexpensive as are the Amens at good old fashioned Methodist country prayer meetings, when the brothers and sisters are intent upon creating a good impression.

If more people would come in from the country places, villages and small cities everywhere within the State of New York and New Jersey, and the New England States within reach, to spend weeks or months during the summer here in steady recreation, picking up health and obtaining information, the wheels of enterprise would revolve much more rapidly in the rural districts and happiness, comfort and prosperity would be more general, when looking for a place to spend the summer.

See How It Don't Burn.

Something of a pullback from profits is the expense of insurance in ordinary country villages and small cities, where the appliances for extinguishing fires are more primitive than effective.

As you are a man of influence among your fellowmen, and as your neighbors naturally visit your store after your return from the city, you can be of much use to your town or city and no little of profit to yourself at the same time by taking home with you something beside goods in boxes, bales and packages.

Ideas are worth money.

A new idea, if it is a good one, is very often worth more than a farm or a dozen farms. The more progressive and enterprising a man is at home, the greater will be his influence, and other things being equal, the greater will be his profits.

While in New York devote one day at least to the examination of the remarkably efficient fire department of this city.

By calling upon the commissioners and introducing yourself, you will be pleasantly received and afforded opportunities to obtain a great many new ideas, and take home something really beneficial, to talk about.

While the officials of New York city are very busy men, they realize the fact that New York is more than a local city ; that it is a city of representative men from all parts of the world, that the trade and commerce of New York is the result of its location and its acquaintance with people outside and of their acquaintance with people inside. That the larger this circle of acquaintances and the better visitors are treated by those in authority, the more rapidly will the trade of New York increase ; therefore it is that they are naturally inclined to politeness and to the imparting of information to merchants, journalists, bankers and business men generally, come they from where they will

By taking in the fire department you can visit different engine houses, and should a fire occur while you are in the city visiting an engine house, you can probably arrange to go with the boys and see how fire is fought in New York, once it breaks out.

You will find the most modern, powerful and desirable machinery and appliances of all kinds for fighting the dread element, and you will also see the character, physique and quality of the men who are fire fighters or firemen.

You can see how horses jump from their stalls into their place beside the pole of a Fire Steamer, and in less time than you can take off your hat, turn it around and put it back on your head, the horses with the men in place on the steamer are out and away on what is indeed a race for life. A race, the object of which is to save life and property. The city of New York has the best fire department in the world. Its firemen are among the coolest, bravest, most courageous, gentlemanly and determined men to be found in the city.

If you tell them that you are from some country village or distant city, they will be willing to give you all the information they have, so that you in turn can take this home with you and tell it to your neighbors. The result will be a great improvement to your local systems and appliances for quickly extinguishing fires and thus preventing great conflagrations.

As you convince the people of your town that while you are in New York you are doing something beside buying goods ; that you are making inquiries as to how and where and by what means *they can be benefited*, you will rise in the estimation of the public and of yourself, and your visit to the great city may result in much more of good than you now think.

You can thus start anew the spirit of enterprise at home. Everything of this kind, while it benefits your neighbors generally will be of great benefit to you, as, the better fire appliances at home or appliances for extinguishing fires, the cheaper will be your insurance and the less your liability to loss.

Presuming that merchants pay more for insurance than do other persons generally, whatever you can do toward *reducing the insurance rate*, not only advances you in the estimation of the public but helps to swell your bank account so that you can give to the church, send to the heathen who are in strange lands, or use for political purposes, providing your mind runs this way, or spend for recreation.

In visiting New York, it is not actually necessary to jump into a fire, or to take any fire home with you, but you will find it greatly to your advantage and to the benefit of the city where you live if you will take time to gather in a few ideas in this direction ; and take them home and sow them broadcast. Use them as Oakes Ames did his money—where they will do the most good.

Where to Stop in New York.

There are several expensive and very substantial stopping places in this city.

One of these is the Tombs! A large number of very prominent persons have stopped there more or less, but as a general thing they do not like the board. Therefore, you will do well to select some other lodging place, although this celebrated establishment is really worth a visit. It is one of the great curiosities of New York, inasmuch as it is a place where are assembled, for the time, those who are brought in by the police and the official drag-nets.

If you wish to live well while in New York, patronize hotels.

There are very many really first-class hotels in this city, where landlords and clerks who are thoroughly posted in their business, and who have a very large and valuable acquaintance, do everything in their power to make the stay of the visitor pleasant continually. Hotels where the best and freshest of everything is constantly being provided for guests and where the charges for entertainment are very much below corresponding attractions of fare, room, beds, furniture, etc., in other cities.

Among the hotels of New York are many which are kept on the European plan. You get a room which is your home while in the city. You go and come at any time in the day or night.

You obtain your meals at this hotel or any other place as best suits you. Good rooms in good hotels of this class can be obtained at prices ranging from 75 cents to \$2.00 per day.

By eating at the hotel at which you stop, or at other hotels or dining rooms, as your appetite may be tempted, or time may best serve you for eating or refreshment, you pay for what you order according to your purse and appetite.

Many country merchants on their arrival in New York seek boarding houses, of which there are nearly as many in this city as there are bald-headed saints in heaven, judging from the list

of names thus far furnished. Some of these boarding houses are very good, their tables are supplied with the best of everything in the market, but ordinarily it is better, cheaper, and more beneficial to the country merchant to stop at a hotel.

You have the advantage of seeing men from different parts of the country, obtaining a vast amount of information not printed in newspapers, and if you are reasonably cautious you will naturally make acquaintances, each and every time you visit New York, that will be a benefit to you.

At the better class hotels you will meet manufacturers or their agents from other towns and cities, so that you may be able to bargain with and obtain goods directly from manufacturers, thereby augmenting your profits following sales.

If you have one or two nights to spare and wish to see something different from entertainments of an ordinary theatre, music hall, or other places of resort for wide-awake people, ask the proprietor or clerk at your hotel to introduce you to some sober, gentlemanly, well-informed person who is acquainted with localities, and who can show you something of New York by night. When you have made the acquaintance of this man, not alone to gratify curiosity but to see to what depths of poverty and what callousness of sentiment humanity can reach, make a tour of the cheap lodging houses which may be said to line Chatham street from Brooklyn Bridge to East Houston street. Or go down into the vicinity of Oak street police station and examine the lodging houses there.

You will see signs protruding from doors and windows and a wicked and perverse generation seeking these signs and places, informing you that lodging can be had at prices ranging from five cents to twenty-five cents per night. One must not expect the entire earth for ten cents a night, but he can obtain a place in which to sleep providing he is so drunk or so thick skinned as to be oblivious to noises, or indifferent to the bite of the bed bug which has no golden crest or coat of arms, but manages to get there all the same. In these cheap lodging houses doth the innocent bed bug gather himself together and get fat.

Go into one of these places, and you will see benches about six feet long, on legs from twelve to eighteen inches from the floor. A hard bench six feet long and eight inches wide forms a very rugged bed, especially as there is nothing in the way of mattress, blankets or sheets thereon.

The impecunious tramp, the beggar, the thief, or the person who is hiding, enters one of these places, pays his dime to the man who sits at the table, and retires by laying himself out on the upper side of the hard plank. Some of these rooms, which are the lofts of a third, fourth or fifth story of a building, the lower part of which may be occupied by a store, will have from fifty to a hundred planks, each one occupied at night at a rental of ten cents.

The tramp goes in, pays his dime, sleeps if he can, and about daylight is hustled out. The windows are opened and fresh air at last works itself into the room. A man with a mop and several pails of water gets in his work during the forenoon, so that by night the "elegant cheap lodging house" is again in order for the next crowd. Some of those who visit these places in order to sink into the arms of Morpheus are so full of various slops the stomach will not contain that they unload while sleeping or trying to sleep. Quite often a person who is not used to turning on a bed of this class, goes off slap bang upon the floor. If he is not too drunk, he climbs back to the plank. If he is very drunk he occupies the floor, and if he rolls away from the original location it is supposed that he has abandoned his claim, and the next comer is assigned to the same plank.

If you visit these places, it is well to go upon stilts, or be very careful, and not pick up the little specimens of insect life, or to stand long leaning against the wall or a door jam, lest you find yourself much more lively on going out than when you came in.

Another class of these cheap lodging houses consists of suspended bunks made of coarse cloth on which a man can stretch himself, as stewed pumpkin is spread on a cloth that it may be strained or the water permitted to drip away therefrom.

Beds of this class are of a higher grade than those of planks.

In some of these lodging houses a sheet about six feet long and two feet wide is furnished with the cloth bed, and when at the end of a month the sheet informs its neighbor in a wash tub that thirty or more odd persons have by it been covered and protected from gaze since it was in the tub, the reminiscences are very charming.

In some of these cheap lodging houses, in one corner of the room, is a tank into which cold water flows, and around or about the side of which men gather in the early morning to take their regular turn at washing, wiping themselves upon a

mottled towel that was originally a very coarse cloth and in time would become a valuable fertilizer.

The keepers of these cheap lodging houses, some of which are a little better than above noted, make money steadily. With two or three hundred dollars a year they can get along, as a hundred dollars expended in planks or in very cheap cots, or bunks, fit a large room up in gorgeous style. The owner of the lease, or rather the proprietor of the lodging house, sits at the head of the stairs by a table. Close to him there is generally a large club, and quite often one of these solid, cast-iron safe style of bull dog, very much given to jaw. With a club, a bull dog and a revolver, the proprietor who knows his business has very little trouble with any of his guests ; that is, the trouble is not of long duration.

His receipts vary from five to ten or fifteen dollars per night for the use of a room that does not cost him one dollar per day, and for furniture which is of no account whatever.

In these places, that is, if you go in about midnight, as you can generally get in through a good guide and a moderate tip to the proprietor of the lodging house or his clerk, you will see guests from fifteen years to ninety, people of all ages but of one general condition of poverty, ninety-nine cases out of a hundred resulting from deliberate determination of the person to go down hill instead of up, or from willingness to be a floater, a bummer, a beggar, or a catcher-on.

In the lodging houses where water is supplied, especially during the summer nights, you will find a large percentage of the sleepers entirely naked. This is also the case to quite an extent in the winter, as the rooms are kept warm, and when filled with sleepers the foul air becomes hotter and more foul until the routing-out time in the morning.

Then you will see the tramp getting up, shaking himself, twisting his arms and legs to get motion into them, taking a sort of a hand-sprinkled bath in the tank, dry himself by motions, put on his old duds, providing he has not been fortunate enough to get hold of some better ones by mistake, then to sally out as an early riser to enjoy the morning air, and beg a nickle or a penny from each and every one from whom such things can be obtained.

This is the life, so called, which swarms in the cheap lodging houses of New York. They are good institutions to visit, especially if you wish to see upon how little a human being can live.

When Your Neighbors Ask You.

It is natural for persons to ask questions, and it should be a great pleasure, especially to a merchant, to answer them correctly.

When you are talking in your store to those who call in of an evening or a wet afternoon to rest, give your neighbors a rest and talk about New York City.

Tell them that there are now twenty-three horse car lines that carry passengers to almost every nook and corner of the city, and that the fare on any of the lines is but five cents, even if you ride ten miles.

That it is a long walk from the Battery up Broadway to First street, which is near Houston street, and then on to Two Hundred and twenty-second street, the highest-numbered street in New York; then you reach Yonkers.

There are one hundred and three asylums and homes in New York City, where nearly all classes of weak and worn-out persons are cared for—exclusive of the Custom House, where several superannuated politicians are hanging on by one eyelid, so to speak.

To keep society folks alive and caterers busy, there are ninety-three clubs in New York—but they are outside of and not disturbed by policemen's clubs.

With twenty-nine hospitals in New York, almost everybody can be fixed up, and if not made good as new, can be greatly improved. Nearly all these hospitals are first-class—Gouverneur Hospital, under the control of the Commissioners of Charities and Corrections, being the worst and the worst managed of any in the city.

There are forty-three secret societies in New York, exclusive of their numerous branches.

Thirty-nine different countries, or governments, have consuls in this city to look after the interests of their people who may be here on business or pleasure.

The school children of New York are taught how to become Presidents, etc., in eighty-three grammar and forty-eight primary schools.

The park police officers are superintended by one captain, five sergeants, and five roundsmen.

Persons desiring to transact business with the Customs authorities can find the Custom House open from 9 A. M. until 4 P. M., Sundays excepted.

Local conflagrations are attended to by thirty engines and nineteen hook and ladder companies. These are superintended by twelve battalion chiefs, a chief and assistant chief.

In the Central Park the same rules apply to bicyclers as to visitors on horseback or in coaches. Bicyclers are not allowed to ride more than two abreast, and tricyclers single file.

The following are the names of the principal markets in the city: Catharine, Centre, Clinton, Essex, Farmers', Fulton, Fulton Fish, Jefferson, Manhattan, Tompkins, Union, Washington, and West Washington.

There are sixty numbered piers on the North River and seventy-three on the East River. The highest-numbered pier on the North River is at the foot of Thirtieth street and on the East River at Fourteenth street.

The following are the names and respective sizes of the principal parks in this city: Battery, 10 acres ; Bryant, 5 ; Central, 843 ; East River, 4 ; Jeannette, 7-8 ; Madison Square, 6 ; Manhattan Square, 19 ; Morningside, 31 ; Mount Morris, 20 ; Riverside, 177 ; Stuyvesant Square, 3 ; Tompkins, 10 ; Union Square, 3, and Washington Square, 9.

There are more deaths than births each year in New York, which can be said of no other city in the world, and the majority of deaths are of children under four years of age, whose parents are too poor, or too dirty, or too ignorant, or too brutal to care for them.

Among the greatest enemies of the poor in New York, or anywhere else, are those who teach that there is no property in land ; that all land should be owned in common, thus educating the poor to live without a desire to acquire and own a home that will be theirs forever, or till sold. The best citizen is not the person who teaches or who believes that a rented farm or a rented place in which to live is preferable to a positive home,

A. S. HATCH & COMPANY, BANKERS,

5 Nassau Street, - - - New York.

DEALERS IN UNITED STATES BONDS

And Other Investment Securities.

WE GIVE particular attention to *direct* dealings in **Government Bonds** at current market prices *net* for immediate delivery or on time; and are prepared at all times to name close figures at our office in person, or by mail or telegraph, for the purchase or sale of large or small amounts.

We attend to the transfer and registration of Government Bonds for our customers without charge, and parties desiring to do so can have their interest checks sent to our care and cashed at our counter.

We will make purchases, sales, or exchanges with **NATIONAL BANKS** on the most favorable terms the market will allow, and effect the necessary deposits, withdrawals, or substitutions in the department at Washington, without additional charge.

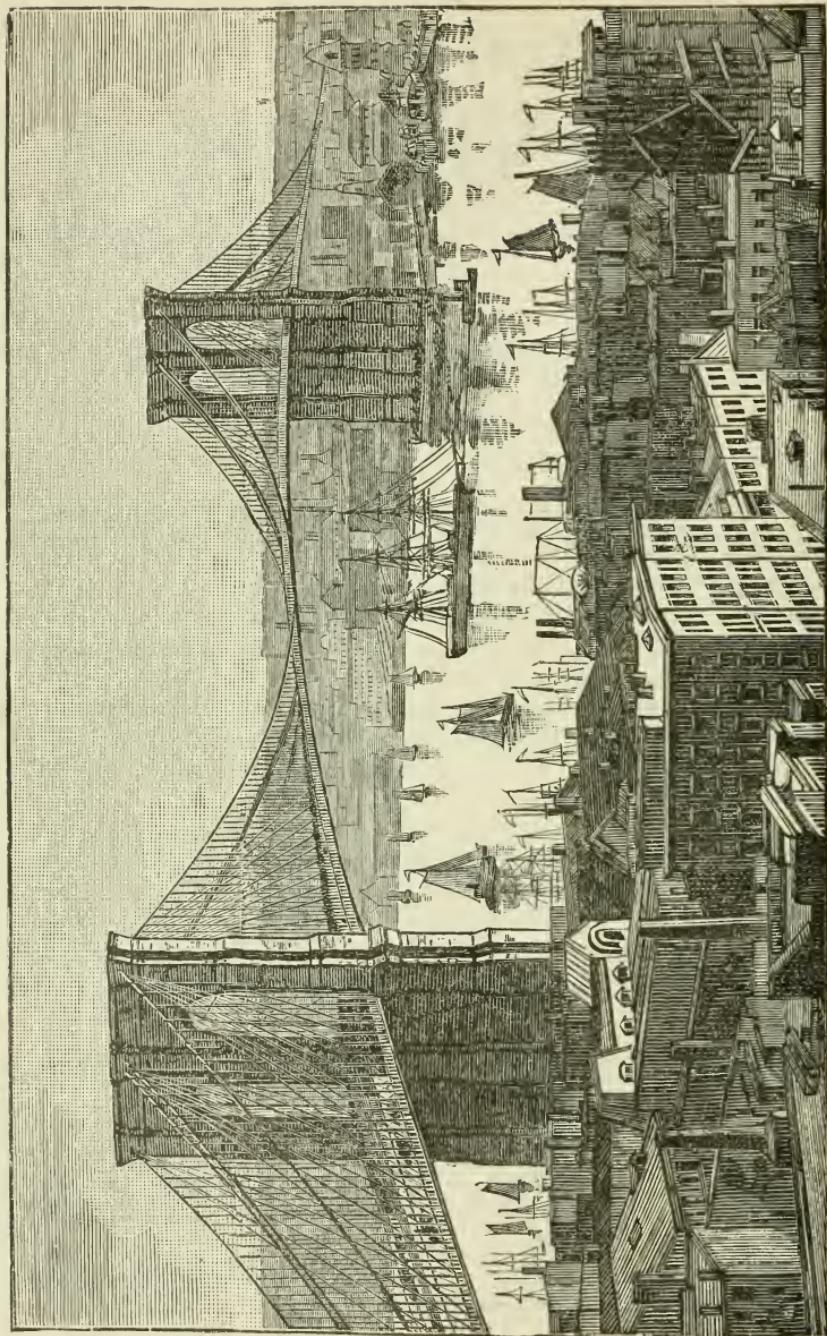
We also deal in high-class investment Securities of all kinds, and furnish upon application the fullest information concerning Securities offered in the market that can be obtained from reliable sources.

We buy and sell on commission at the New York Stock Exchange, or in the open market, all marketable Stocks or Bonds; and will buy or sell on satisfactory margin, for approved customers, any active Stocks or Bonds dealt in at the New York Stock Exchange.

Orders from Banks, Bankers, and others out of the City, for
Investment, lots of Stocks or Bonds, will receive
our careful attention.

We receive deposit accounts of Banks, Bankers, individuals or firms, subject to check at sight, and allow interest on balances. Accounts current rendered and interest credited monthly.

We collect dividends, coupons, and interest for customers keeping accounts with us, and place to their credit without charge.



NEW YORK AND BROOKLYN BRIDGE.

New York and Brooklyn Bridge.

It is for New York and Brooklyn to lead the entire world in the line of wonders, showing what brains and genius can plan for muscle and money to build and pay for.

The so-called Brooklyn Bridge is the greatest, most wonderful work in the world. A bridge that spans a great and deep river unites two cities, with no interruption to the vast amount of shipping that goes on underneath. A bridge that is worth a long journey to see, to walk over, to ride over, to occupy as a point of observation when looking down, down, down directly beneath to the steam and sailing craft plying the waters, or when you wish to look up stream and down, out upon beautiful New York Bay, and over the city-covered country to be seen for miles and miles, till the brain is full and the eyes are tired.

These facts relating to the construction of the Brooklyn Bridge, of which W. A. Roebling was the chief engineer, are worthy of thought, as indicating the mightiness and massiveness of the great work :

Construction commenced Jan. 3, 1870 ; size of N. Y. Caisson, 172x102 feet ; size of Brooklyn Caisson, 168x102 feet ; timber and iron in caisson, 5,253 cubic yards ; concrete in well holes, chambers, etc., 5,669 cubic feet ; weight of N. Y. caisson, about 7,000 tons ; weight of concrete filling, 8,000 tons ; N. Y. tower contains 46,945 cubic yards masonry ; Brooklyn tower contains 38,-214 cubic yards masonry ; length of river span, 1,595 feet 6 in. ; length of each land span, 930 feet ; length of Brooklyn approach, 971 feet ; length of N. Y. approach, 1,562 feet 6 in. ; total length of bridge, 5,989 feet ; width of bridge, 85 feet ; number of cables, 4 ; diameter of each cable, 15 3-4 inches ; first wire was run out May 29, 1877 ; cable-making commenced, June 11, 1877 ; length of each single wire in cables, 3,579 feet ; length of wire in 4 cables, 14,361 miles ; weight of 4 cables, inclusive of wrapping wire, 3,588 1-2 tons ; ultimate strength of each cable, 12,200 tons ; weight of wire [nearly], 11 feet per pound ; each cable contains 5,296 parallel, galvanized steel, oil-coated wires, closely wrapped

to a solid cylinder 15 3-4 inches in diameter; depth of tower foundation below high water, Brooklyn, 45 feet; depth of tower foundation below high water, New York, 78 feet; size of towers at high water line, 140x59 feet; size of towers at roof course, 126x53 feet; total height of towers above high water, 672 feet; clear height of bridge in centre of river span above high water, at 90 degrees F., 135 feet; height of floor at towers above high water, 119 feet 3 inches; grade of roadway, 3 1-4 feet in 100 feet; height of towers above roadway, 159 feet; size of anchorages at base, 129x119 feet; size of anchorage at top, 117x104 feet; height of anchorage, 89 feet front, 85 feet rear; weight of each anchor plate, 23 tons; bridge opened, May 24, 1883.

The following historical incidents and statements will interest those who delight in knowing of or hearing of works that mark man's nearness to God, the Great Creator of all.

From January 3, 1870, to May 24, 1883, was a long time to work and wait, but working, as a sharp sauce to waiting, brings results in time.

Twenty-five years ago the subject of a suspension bridge between New York and Brooklyn began to be agitated. Its earliest advocate, and probably original projector, Julius W. Adams, of New York City. His first idea was to span the river from Brooklyn Heights, at Montague street, to Broadway in New York. But money and courage, practical science and population, to justify such a vast undertaking, were wanting in that day. Nevertheless, Colonel Adams never lost interest in the subject, and finally found an appreciative listener in the person of Mr. William C. Kingsley. Being accustomed to enterprises of great magnitude, and withal a public-spirited citizen, Mr. Kingsley became convinced of the advisability and practicability of a suspension bridge. He interested a few other gentlemen, among whom were Senator Henry C. Murphy and Hon. J. S. T. Stranahan, and steps were immediately taken to forward the project.

A new plan was then devised by Colonel Adams, which contemplated a bridge from Fulton Ferry, Brooklyn, to Chatham Square in New York. It was a light and comparatively inadequate structure, but the friends of the enterprise took the drawings to Albany, and so stoutly argued their case that in 1866 the Legislature granted a charter to the New York and Brooklyn Bridge Company. Privilege was thereby given to the company to expend five millions of dollars, of which \$3,000,000 was to be

appropriated by the City of Brooklyn as the greatest beneficiary, \$1,500,000 by the City of New York, and \$500,000 by private stockholders. An act of Congress was also obtained, giving the company permission, under certain restrictions, for the protection of navigation, to bridge an arm of the sea.

The gentlemen composing the first board of directors were deeply impressed with the responsibility imposed upon them. An enterprise of such magnitude, and involving engineering problems of unprecedented difficulty, required the most skillful professional supervision. As soon as the sanction of the law and the favorable verdict of the two cities had been obtained, all eyes were turned toward John A. Roebling, the master bridge builder of the world. Mr. Roebling was then in the prime of his powers, and in possession of the most valuable experience; at the time having just completed the great bridge at Cincinnati, which, excepting the subject of our present sketch, is the most remarkable structure of its kind.

Mr. Roebling's services were engaged; he removed to Brooklyn, and the office of the bridge company was formally established in the building of the *Daily Union*. The newly appointed engineer-in-chief then devoted himself for months to close calculation, and finally produced the plans and specifications which have been substantially followed to the present day. Their wonderful accuracy was never doubtful; but the modest Mr. Roebling insisted upon a council of engineers to revise them. The bridge company accordingly summoned the best talent which the profession could afford.

A little scientific congress thereupon assembled in Brooklyn. In the hands of these experts Mr. Roebling's papers were placed, and with great zeal and fidelity the entire work was reviewed and proved. The consulting engineers expressed their complete satisfaction.

Between the completion of the bridge on paper and the inauguration of construction, a distressing event took place. This was the death of Mr. Roebling, in 1868. It was difficult to believe that the loss would not prove irreparable, and yet in fact Providence had preserved him to be the real builder of the bridge, although not a hammer had been lifted when he died. His son, Colonel W. A. Roebling, who was already associated with the work, enjoyed the confidence and shared the ability of his father. The board of trustees appointed him chief engineer

—which position he held during the entire progress of construction. Associated with him were the following eminent professional staff: Mr. C. C. Martin, principal assistant engineer; Colonel W. H. Payne, in charge of superstructure; Messrs. F. Collingwood and S. Probasco, in charge of the New York approach; Major G. W. McNulty, in charge of the Brooklyn approach.

All being now in readiness, the work of actual construction was commenced January 2d, 1870. The huge caissons, or platforms of timber and iron on which the towers now rest, were built, that for Brooklyn at Greenpoint, and that for New York at the foot of Sixth street), and towed down the river like rafts. The Brooklyn caisson arrived first, and was securely anchored in its place. Upon its broad surface, 102x168 feet, an army of masons at once began to place granite blocks from Maine, slowly sinking the caisson; while an army of diggers in the interior removed the earth and boulders, seeking a solid foundation for the prodigious weight that was to be imposed.

The romance of life in the caisson had a certain fascination for people above ground, but it was an unpleasant reality to laborers below. To resist the pressure of water it was necessary to force a condensed atmosphere into the great chamber. In the New York caisson the pressure of air at the last was equal to 35 pounds to the square inch. Breathing was a labor, and labor extremely exhausting. Yet brave men subjected themselves to physical suffering of this sort day after day, that the great work might go on, until, in many cases, nervous diseases and paralysis would follow.

One afternoon word was brought up to the upper world that the Brooklyn caisson was *on fire!* The engineers were at once notified, and set themselves resolutely to confront the unexpected and, indeed, appalling danger. Some workman's candle had ignited the oakum with which the seams were caulked. Unnoticed at the time, the fire crept upward and attacked the mass of timber, 15 feet thick, of which the roof of the caisson was composed. Here it was almost inaccessible, by reason of the superincumbent mass of granite, and the fact that the ceiling of the caisson was as yet unaffected. The workmen were not themselves aware of the fire, when they were quietly summoned to come up, and firemen took their place.

Streams of water were directed upon the fire through auger holes drilled for the purpose, but unsuccessfully. Then exhaust

steam was used in the same manner, and, to the great relief of the anxious watchers, the flames disappeared. But the carpenters, who were directed to ascertain the extent of the damage, upon removing a portion of the ceiling, found that the fierce element was still raging with what appeared to be inextinguishable fury. If it could not be checked the whole tower, which was then pretty well advanced, would soon tumble in ruin through the smoldering caisson to the river's bed. Colonel Roebling was summoned at midnight, and at once resolved to flood the work. The pressure of air was withdrawn; the water oozed through every seam, assisted by a deluge from above, and in a few hours the caisson was thoroughly saturated.

This occurred on Thursday. On the following Monday the waters had been expelled, and an examination revealed the welcome fact that the damage was not irreparable. To avoid a similar danger, the interior of the New York caisson was lined with sheet iron.

The Brooklyn caisson rests upon a firm bottom, at a depth of 45 feet below high water. On the New York side, however, a satisfactory foundation could not be found at a less depth than 78 feet. When the caissons had finally settled in their permanent bed, they were filled with concrete laid in sections, before which the workmen gradually retired, until the whole was a solid mass as enduring as the granite above them. So true and substantial are the foundations, that the great towers, each weighing 90,000 tons, have not deflected in the slightest degree from the perpendicular, and have only settled about one inch, which is accounted for by the greater compression of the wood in the thick roofs of the caissons.

And now, while the towers are growing apace, the money gave out in the treasury. Since Mr. Roebling's plans were accepted, it had been well known that the amount appropriated in 1866 would be grossly inadequate for the completion of the bridge. Thirteen millions, instead of five, were required. Nevertheless, it was determined to proceed with the work, and make a practical demonstration under the public eye, before asking for more. It was not until 1875 that Mr. Kingsley, on behalf of Brooklyn, and Mr. John Kelly, on behalf of New York, went to Albany as commissioners to solicit legislation granting an additional eight millions. By this time every one realized that a work so important and promising must not be allowed to lag

for want of funds. The law was readily passed, and the cities voted the money in the same proportion as before—two-thirds of the amount from Brooklyn, and one-third from New York. At the same time, and in the same manner, the cities assumed the stock of the private stockholders (\$500,000), that the bridge might remain an absolutely public work forever.

Since the tower of Babel and the great pyramid of Egypt, there have been no more massive structures. Block upon block the granite tiers were laid, until a total height of 278 feet above high water was attained. The New York tower is thus 356 feet high from the foundation. Further inland the equally ponderous anchorages were progressing, and although not so familiar because largely concealed by the surrounding buildings, are not the least important or least expensive details of the bridge. Still lower, structures of solid masonry support the approaches.

On May 29th, 1877, a single wire was carried across the river, attracting much attention as the first connecting link, with the promise of greater things. The process of cable-making now commenced. Each cable is composed of 5,296 thicknesses of wire laid parallel. The wire is continuous in varying lengths, joined by a small screw coupling, which can never unscrew, the invention of Colonel Roebling and A. V. Abbott. At the anchorage the wire "returns" around a "shoe," and so is carried from shore to shore until the cable is complete. It is then closely wrapped, forming a solid cylinder 15 3-4 inches in diameter. The total length of each cable is 3,578 feet, and it contains 3,589 miles of wire.

Upon the four great cables thus composed, the suspended superstructure depends. To avoid any lateral strain upon the towers, the cables are in no way fastened to them, but rest on movable "saddles" at the point of contact. These saddles, with their burdens, move to and fro upon 45 iron rollers of 3 1-2 inches diameter, which readily yield to the varying tension of the wires as the weight is shifted from the land to the river span, or *vice versa*.

A temporary structure, called the "foot-bridge," was thrown across the river during the cable-making, for the convenience of construction. It was much higher than the roadway of the permanent bridge, following the cables over the summits of the towers, instead of passing through the arches. A trip across the foot-bridge on a clear, cool day, afforded an exciting and

pleasurable novelty. The unaaccustomed head would be dizzy, and both hands nervously clutch the wire hand-rails. Between the slats on which one walked were glimpses of gleaming water, and decks of toy ships and ferry boats with pigmy passengers. As the walk was but three feet wide, a ribbon through the air, it easily suggested a reminiscence of the narrow bridge Al Sirat, over which Mohammedans believe that the spirits of the departed must pass to paradise. The faithful tremble, but cross in safety, while unbelievers topple over into the fearful gulf. To avoid such thoughts, the traveler could look abroad and get distraction and delight from the wide panorama which the vicinity of New York affords.

The bridge is a little more than one mile in length. It cost:

For construction, about	- - - - -	\$11,000,000
For real estate, about	- - - - -	4,000,000
Total,	- - - - -	\$15,000,000.

Not Too Many Samples.

The country merchant and a large number of his cousins who are not merchants, delight in coming to New York, and in obtaining samples.

There are many sample rooms here where wet goods are tried and smacked down with a gusto, and where dry goods, jewelry, patent medicines and other things not down on the regular bill of fare, are sampled, and samples obtained for home consumption.

Do not buy everything that may be offered you on the streets, no matter if you run against the novelties by daylight and in a public park.

Retaining old acquaintances is often expensive. The forming of new ones is often still more so. There is not a line of business in this city that does not have its agents out by day and by night. In fact, New York is a city of many ramifications, so that to follow or explore all of them would be expensive and very tiresome.

If you are a humane man, and really wish to do a kind act that will line your way farther on toward Heaven, go to a foundling home, select some innocent, Heaven-sent, but Hades-held-on-to child, and arrange to adopt it; take it home and bring it up to be a good and generally useful man or woman.

But pause ere you hitch fast to the siren who sails in her latest styles to catch the chuckle-headed moths that consider bright eyes as candles that they can fly into and out of.

Do not over-purchase of goods of any kind while you are in New York, unless you are sure you are riding a rising market. Do not drink all the beverages that may be offered you, lest you over-purchase. Do not visit all the places you may know to exist, for the ways and gifts of some people are not really useful for country consumption.

Out from the birth-places in tenement houses and elsewhere in large cities, where children and kittens have each to learn sharp-

ness in the gutters, there come each year thousands who grow to be men and women with no greater ideas than to catch on and to hold fast to any bone or bottle that can be made to furnish meat or drink. Sharp, deceptive, unprincipled males and females, who have learned to become all things to all persons, only that pence comes from the pounding.

Not long since a prominent man in this city, who ought to have known better than to have caught on as he did, sampled a vivacious young lady who at fourteen years had married and in a week or ten days fixed her husband so that he took a ticket of leave. Then she walked up street and was followed by the Colonel. He interviewed her for a lark and a laugh, and the last heard of him he was a Lafayette with a bullet hole in his body.

At first she was serenely vivacious and handy at getting about. She held fast to the Colonel, and married a namesake of the fighting family that has made Rowan County, Kentucky, a dark and bloody ground. Then the Colonel wafted the husband and his trunks from the den of his Delilah, and was monarch of all he surveyed. Following the heated term in the humid summer of 1887, when came August and the watermelon season, Ella Harvey, as she named herself, fired a wad of Galena into the physical system of her Colonel, who retired in as good order as possible, not to die, but to remember that sampling is not the best business that a man of family can engage in. With a rare generosity, incidental to men whose opinions fit them lightly, he forbore to prosecute the one who bored him, and she was left to attach to some other gay and handsome man.

Country merchants are generally good looking and so well informed that they do not bite a very large number of bare hooks, but at the same time this little volume would be incomplete if attention was not called to the danger of over-buying, or of reaching for too many samples.

Better put your money into calico, tea, coffee, sheetings, ribbons and other articles that will bear transportation and that inventory to better show and advantage than some other things.

Get Along, John, All Over New York.

How to get about New York City is a puzzler to an idiot or to a person who is not acquainted more or less with the map of the city—the location he wishes to visit.

If you enter the city by that great artery or line of travel, the New York Central Railway, you will land at the magnificent Grand Central Depot, virtually in the heart of the city, and by all odds the most convenient centre that New York contains.

This brings you into the roomy depot at Forty-second Street, each side of Fourth Avenue. From here you can take the elevated trains direct (fare five cents) to the Northern or Southern parts of the city, by the Third or Second Avenue Elevated Railways, that go South to the lower end of the Island, at South Ferry, close to the Battery, or North to Harlem, to 129th Street, or by the Sixth and Ninth Avenue Elevated to 155th Street above Harlem on the Hudson River side of the city. The cars on the elevated roads make fifteen miles an hour.

From the Grand Central Depot, into which come the trains from New England, as well as by the great N. Y. Central Railway from the West, you can get to all the ferries on the east side or south end of the Island, or make direct connections by street cars. You can also go by horse cars of the Fourth Avenue line north or south to Madison Square, Union Square, and so on down Fourth Avenue and into Broadway at the Brooklyn Bridge, Post-office, City Hall Park, close to the Astor House. By this trip you pass and run close to nearly all the prominent hotels of New York City, so that you can easily reach them by asking the conductor of the car to let you off at the nearest point to the hotel you decide to stop at.

Or, you can take a cross-town line of horse cars at the Grand Central Depot on Forty-second Street and ride from there to the East River or to the Hudson River, straight across the city, connecting with all the railway lines that run north and south, or

lengthwise the Island, and thus be landed for five or ten cents within a block or so of almost any place in the city you wish to go.

From the Grand Central Depot (which we choose as a starting point because of its superior advantages of location, and its greater convenience to those who thus land in New York), down town is that portion of the city towards the Battery, lower Broadway and the lower-numbered streets, and up-town is up the river to the higher-numbered streets, or to 222d Street, city limit.

Starting from Fifth Avenue, the cross streets are numbered each way, as East Forty-second Street and West Forty-second Street. No. 1 East Forty-second Street is on the East side of Fifth Avenue. No. 1 West Forty-second Street is on the West side. So with all other streets crossing the Island, and thus crossing Fifth Avenue. In going along a street you will find the even numbers on the lower or down-town side and the odd numbers on the up-town side of the street—No. 1 being opposite No. 2. In London the numbers run right along 1, 2, 3, 4, 5, etc., on one side of the street clear to its end, then continue back on the opposite side, so that No. 399 might be opposite to No. 1, while in New York 399 would be opposite 398, as No. 9 would be opposite No. 8. This rule governs except on lower Broadway, where in certain localities, as opposite the Postoffice, the street is numbered London style, and farther down Broadway several numbers are missing entirely.

There are four lines of elevated railroads in New York City, abbreviated to "L" roads. They are the 2d, 3d, 6th and 9th "L" lines. All of them start from South Ferry and the Battery, at the lower end of the city, and form a double ox-bow line to the upper end of the city, but with no elevated railway cross line or bar at the upper end of the bow. A street-car cable line on 125th Street enables persons to quickly cross the Island, so that if they have ridden on the elevated from the Battery, along the East River or in sight thereof, as they ride on a level with many of the house tops, they can cross for five cents by the cable line from Second Avenue to Ninth Avenue line on 125th Street, and return by elevated road to starting point at the Battery. The distance these elevated roads are from the street below varies from twenty to one hundred feet.

More than 500,000 persons ride on these roads each day without accident, though they leave all manner of bundles, even to babies, in the cars as they hurry out. You can look into the second, third, fourth, fifth, sixth and seventh stories of houses and tenement buildings as you ride by, seeing all sorts of things going on within, from making love, spanking babies, changing clothes, cooking, eating, playing cards, running sewing machines, etc., as men, women and children here in their homes act their parts in the great drama of life.

If you wish to *see New York* ride the full length of the Third and the Ninth Avenue Elevated Railways.

This elevated railway system is the invention of Dr. R. H. Gilbert, who in 1851 was a young druggist in Corning, New York, and a friend and chum of the writer hereof, who was then an apprentice in the office of the Corning *Journal*, owned then as now by Dr. George W. Pratt. About 1868 Dr. Gilbert first brought his idea of a "railway on stilts" to New York City and for a long time tried to interest capitalists in the work of building one in this city. At last one was started, and run in Greenwich Street. Dr. Gilbert lived to see his idea a wonderful success and to be one of the directors in the company that grew out of his efforts. He died a year or so ago of paralysis. Millionaires and the millions now are benefited as his ideas took form and root and were expanded to environ New York and to become great necessities and established facts in other cities. Returning to the subject, how to get about New York. There are over forty lines of horse cars and cable cars in New York City. Chief of these are the Third Avenue line, one of the oldest and dirtiest, extending from City Hall Park and Postoffice to Harlem, the extreme upper end of the Island and beyond.

Madison Avenue, or Fourth Avenue line from Postoffice to Fourth Avenue, then up Fourth Avenue and into Madison Avenue, and so on alongside Central Park to 138th Street.

The *Broadway Line* (for which the city is and ever will be under obligations to Jacob Sharp, whom the New York Aldermen blackmailed, as is stated, and for which suffering of blackmail Sharp was tried and convicted of paying out money corruptly), up Broadway to 45th Street, then up Seventh Avenue (crossed by Broadway at this point) to 59th Street, Central Park.

Sixth Avenue Line, from Broadway and Vesey Street to Sixth Avenue, and up Sixth Avenue (passing within two blocks of the Grand Central Depot) to Central Park (59th Street).

Belt Line, from Battery along the East River front to 59th Street, across 59th Street, and down to Battery again on North River front (west side). This line passes all ferries, steamboat and steamship docks, and is handy as a pocket in a shirt.

Cross-Town Lines cross the city from river to river, at Canal Street, Grand Street, Houston Street, 14th Street, 23d Street, 42d Street, 59th Street and 125th Street.

Boulevard Line (green car) passes through 42d Street in front of Grand Central Depot, up the Western Boulevard to Riverside Park and General Grant's tomb.

The fare on all the lines is five cents.

STAGES.—There is now but one line of stages (or omnibuses) in the city. The route is from the corner of South Fifth Avenue and Bleecker Street up Fifth Avenue to Central Park. These stages, or coaches, are a great improvement over the “‘busses” used for so many years in New York. They are handsome in appearance, are drawn by large, well-kept horses, and the drivers are neatly uniformed. There are seats for twelve persons inside and six on top. A ride the full length of this line, known as the “‘Fifth Avenue coaches,” is here recommended, as it leads through a most superb part of the city. Ladies frequently ride on top, and there is no impropriety in so doing. The stages pass one block west of the Grand Central Depot.

CABS AND CARRIAGES.—Before hiring a cab or carriage, *be sure to make an exact agreement with the driver as to the charge.* Fares are high, but the driver will often try to get more than is legally due him ; and a wrangle is likely to ensue, unless a bargain is made beforehand.

Hansom, or open London Cabs, have become popular. It is easy to get in and out, and the passenger has an uninterrupted view. A pleasant way of seeing the city, is to hire one of these vehicles by the hour and be driven through the principal streets. By applying at the hotel office, cabs or carriages with trustworthy drivers may be obtained at the regular rates, and no trouble will be had. This is the best way if you wish to see New York.

City Ordinances fix the the legal rates for cabs and coaches as follows :

SEC. 89.—The price, or rates of fare, to be asked or demanded by the owners or drivers of hackney-coaches or cabs, shall be as follows :

ONE-HORSE "CABS," OR "HANSOMS." 1.—For conveying one or more persons any distance, sums not exceeding the following amounts: Fifty cents for the first mile or part thereof; and each additional half-mile or part thereof, twenty-five cents. By distance, for "stops" of over five minutes, and not exceeding fifteen minutes, twenty-five cents. For longer stops, the rate will be twenty-five cents for every fifteen minutes or fraction thereof, if more than five minutes. For a brief stop, not exceeding five minutes in a single trip, there will be no charge.

2.—For the use of a cab (or hansom) by the hour, with the privilege of going from place to place, and stopping as often and long as may be required, one dollar for the first hour or part thereof; and for each succeeding half-hour or part thereof, fifty cents.

Two-HORSE "COACHES." 3.—For conveying one or more persons any distance, sums not exceeding the following amounts: One dollar for the first mile or part thereof; and each additional half-mile or part thereof, forty cents. By distance, for stops of over five minutes, and not exceeding fifteen minutes, thirty-eight cents. For longer stops, the rate will be thirty-eight cents for every fifteen minutes. For a brief stop, not exceeding five minutes in a single trip, there will be no charge.

4.—For the use of a coach by the hour, with privilege of going from place to place, and stopping as often and long as may be required, one dollar and fifty cents for the first hour or part thereof; and for each succeeding half-hour or part thereof, seventy-five cents.

5.—No cab or coach shall be driven the time rate at a pace less than five miles an hour.

6.—From "line balls," one or two passengers, to any point south of 59th Street, two dollars; each additional passenger, fifty cents; north of 59th Street, each additional mile shall be charged for at a rate not to exceed fifty cents per mile.

7.—Every owner or driver of any hackney-coach or cab shall carry on his coach or cab one piece of baggage, not to exceed

fifty pounds in weight, without extra charge ; but for any additional baggage he may carry, he shall be entitled to extra compensation, at the rate of twenty-five cents per piece.

SECT. 100.—There shall be fixed in each hackney-coach or cab, in such a manner as can be conveniently read by any person riding in the same, a card containing the name of the owner of said carriage, the number of his license, and the whole of section 89 of this article, printed in plain, legible characters, under a penalty of revocation of license for violation thereof, said section to be provided by the License Bureau in pamphlet or card form, and to be furnished free to the owner of such hackney-coach or cab.

It shall be the duty of the driver of every such hackney-coach or cab, at the commencement of his employment, to present the passenger employing him with a printed card or slip containing, in case of cabs, sub-divisions 1 and 2, and in case of coaches, sub-divisions 3 and 4, of section 89 of this article.

SECT. 105.—Any person or persons who shall violate any or either of the provisions of sections 98 to 106, both inclusive, of this article, shall be liable to a penalty of ten dollars.

The law is more generally violated than observed, as persons foolishly fail to know or to demand their rights. Be thou not as other men, that is, if they lack sand.

Political.

New York city is accorded, by the last census, nine congressional districts, seven State senatorial districts, twenty-four State assembly districts and eight hundred and twelve polling places, where men can vote after proper registration. The next census will entitle the city to a greatly increased representation all around.

If the State of New York ever concedes the same degree of justice to the city as it does to its most remote township or village, it will accord to the people residing within the limits of the city the right to Home Rule; to establish a city legislative body composed of representatives from the various interests and sentiments within the city that shall have the right to decide and enforce all laws passed by a body of citizens that do not conflict with the Constitution and general penal and other laws of the State at large. The right to raise money from its citizens for all purposes of city growth, improvement, dispensation and administration. The right to tear down the *death-breeding* and disease-spreading tenement house rookeries that disgrace civilization and murder humanity in its enforced poverty and increasing helplessness. The right to compel the erection of residences, shops, stores, offices, manufacturing establishments, prisons and hospitals in such places and according to such plans as will best serve justice, health and convenience.

The present custom of hanging the local affairs of New York city fast to the politics of the State and the general government prevents the growth and greatness of the city through a division of its political energies and resources.

New York City.

Heaven is one of the two largest places, so far as area and population is concerned, we have any account of.

New York is the largest city in the United States, and it has a very much mixed multitude, some of which is given to very much of mixing of drinks and forming of combines or mixes. It is also said to be a city of Micks, quite as well as a city of Yanks.

Its population exceeds 1,700,000, and more coming. Owing to its horrible tenement house system, that is a disgrace to any people, from sixteen to thirty-eight families are crowded into less room than would be given to ten families, unless the idea is to have them die from diseases incidental to lack of air, water, ventilation and ozone.

Ireland has more of a representation in New York than has any other country, not excepting the United States, and has armies of good friends here. Next come the Americans who are not of Irish parentage. Next the Germans, who are getting there as fast as possible and who are away up in the brewery business and other important enterprises. Italy is sending her swarthy children into New York by the tens of thousands, so that here comes a new factor in politics and business.

Polish Jews are also crowding into this city as fast as emigrant ships can bring them and they are about the dirtiest, filthiest, nastiest creatures who come here, but are cleaning up a little. If cleanliness is next to godliness, the Polish Jew is a long way from that locality or condition.

Hungarians are rather liking New York City. The "heathen Chinee," are here by the thousands and they are, in proportion to the population, the cleanest, most orderly, and of the least trouble to the police and police courts of any class of people

in New York. So say the records. They will no more subsist on, or even eat what Polish Jews and Italians feed on than a white man would devour a hog-pen and its contents.

New York City, or the ground it covers, comprises 27,000 acres, and was originally bought by the Dutch from the Indians for twenty-four guilders. Property has increased in value since the purchase was made. The city covers what was originally known as the Island of the Manhattans ; the Manhattan tribe of Indians who taught white men how to make that succulent dish, succotash. The island is now a part of the city, which is growing beyond its old lines. While the city of London is less than one mile square, New York City is sixteen miles long and from one-half to four and one-half miles wide.

It is like a hog, its back the highest in the middle, lengthwise the Island, so that sewerage goes into the East River on one side, and North or Hudson River on the other side.

The avenues extend lengthwise the Island. They are numbered from First Avenue to Thirteenth Avenue, with others between, as Lexington Avenue is between Second and Third, and Madison Avenue is between Fourth and Fifth.

Fifth Avenue is the centre, The ridge pole. The high line as it is the dividing line between the East side and the West side. The cross streets are from the Battery below the lower end of Broadway up to 222d Street, though there is more than a mile of the lower end of the city crossed by streets with names before they begin with numbers.

New York is the chief seaport city of the United States, more than 35,000 vessels of iron, steel or wood, sail and steam, arriving and departing from this port each year. These vessels bring from 1,000 to 6,000 emigrants per day to this city, landing them all at Castle Garden.

It is the foremost manufacturing city on the North American Continent, Philadelphia being second. By the census of 1880, the value of articles made in New York City, outside of repetitions, was \$472,926,433.

There are now, in 1887, more than 12,000 manufacturing establishments in New York City, about one-fourth of which are devoted to clothing, cigars, furniture, printing and beer.

One thousand clothing establishments turn out over \$85,000,000 a year. The 580 printing establishments turn out about

\$30,000,000 of work each year, some of which is very good, while some is slouchy. Nearly 800 cigar factories turn out \$20,000,000 worth of cigars yearly, while the 325 shops knock out over \$10,000,000 worth of furniture. More pianos are made in New York than in all other cities of the United States.

It has a prominent plant known as the Board of Aldermen, which fits more men for State prison at Sing Sing than does any other ten cities on the Continent. They call them boodlers, and they show the carelessness and criminality of the respectable business element of the city that is content to vote, not for the blind goddess of justice, but for the partisan, political villain who so steadily pursues her.

No city in the world has so many millionaires in proportion to population. No city in the world such an array of magnificent private and public buildings, or such facilities for rapid transit.

As immigrants come in and old settlers move entirely away from their long-occupied localities, there are portions of the city now occupied entirely by colored people, by French, Italians, Germans, Hungarians, Bavarians, Polish Jews and Chinese; localities each as rank, peculiar and foreign as are the places their occupants came from; localities in which are to be found any particular class or kind of vice, sin, crime, dissipation or disgustingness, the man physical, or the wreck mental, can ask to see or desire to lay hold of.

East of Second Avenue, from Houston Street to Fourteenth Street, is a section known socially as Germany. Here you find German signs, customs, peculiarities and people, transplanted, but not yet Americanized. Speaking of beer—yes, they have it in Germany.

The region about the Five Points is now occupied by Italians and is called Italy.

There are about 10,000 Russians in New York City, and they are good citizens.

China includes Mott Street, which is a veritable almond-eyed, under-shirt-on-the-outside locality, especially of a Sunday night, when the Chinese are out in their glory, chatting, smoking, visiting, etc. Irish women seem to hanker for Chinese husbands, this being about the only nationality that assimilates marital with the Chinese, who, they say, make the best of husbands.

Africa is Thompson Street, north of Canal.

Judea is near the east end of Canal Street, taking in Ludlow Street and much of East Broadway. There are in New York exceeding 125,000 Hebrews, or Semitic people, with over thirty synagogues and twice as many smaller places of worship. They have nearly fifty charitable societies, and are such peaceable, law-abiding citizens that fewer than one-hundredth of the criminal or pauper population come from their number. Of the Hebrews in New York City fifty-three are millionaires.

There are thirty-five police precincts and station houses, six police courts, 3,200 policemen and 75 patrol wagons in the city. A finer body of men than the New York police cannot be seen in any country. The official and detective force, forming the head of the Police Department, is one of the most efficient in the world. When the law shall be that no man who uses intoxicating drinks shall be retained on the police force, the occasional outbursts of clubbing brutality arising from the inability of a drunken, over-excited officer to self-containment will be fewer and the police machinery will move easier, with greater force and by less friction.

By the present ingenious system of alarms, calls and speeding away with patrol wagons drawn by trained horses of speed and endurance, a force from a station sweeps down upon a disturber or into a row, ruction or riot, as at a fire, to the surprise and almost instantaneous arrest and taking to a station of the cause of the fracas. The old style of policemen, with a lantern and a shepherd's crook, cautiously peering along lest he run against somebody and disturb them, would be run over and mashed by the present lightning police force of New York.

The headquarters of the New York police is at 300 Mulberry Street, where once the wild mulberries grew so plentifully. Here is one of the greatest museums of weapons, tools, appliances, etc., taken from thieves, burglars and murderers, including the Rogue's Gallery of pictures of crooks and criminals, the world ever contained.

Take a day to visit Police Headquarters and get a few good points to take home with you, that you may incite thought and spread the light of progress further and further, as small cities are thus made to keep up with the larger ones, and villages taught to become cities.

Many a good thing is lost by not asking for it, and many good

things are lost or not obtained because no one goes for them.

When you are contemplating going somewhere and wish to ascertain distance in order to estimate time, you may remember that from the Battery to City Hall is three-fourths of a mile; to Canal Street, 1 1-4 mile; to Fourth Street, 2 miles; to Union Square, 2 1-2 miles; to Madison Square, 3 miles. Above Third Street the blocks between the streets are twenty to a mile, and the blocks between the avenues, as you go East and West, are seven to a mile.

New York as a Winter Resort.

While New York is without doubt the most attractive long-run summer resort, being so close to the seashore and the places where the sea breeze makes the nights deliciously, invigoratingly cool, it is the greatest and most attractive winter resort in the United States.

About the first of October the business men and their families, who have been enjoying their summer outing, have returned to the city, are coming in by the thousands and tens of thousands, ready for business, study, pleasure, excitement and ornamenting the winter.

From the middle of November to the beginning of the Lenten season New York is decidedly alive. The hotels are crowded, or more than well filled. The homes of New Yorkers, who are prominent in the social, business, political, artistic and amusement world, are filled with residents and friends, many of whom are invited guests from England, Ireland, France, Russia, Germany, Spain, Italy and other countries, all bent on having a pleasant time and lots of it.

Theatres, lectures, concerts, musicales and other entertainments at private residences all combine to turn the early night into day, so that old and young, saint and sinner, student and spendthrift, resident business men and visitors can say in truth that they "won't go home till morning," or till midnight has counted itself in.

The electric light system so firmly and extensively planted in New York, actually turns the business streets, the public squares, the leading thoroughfares, the ball rooms, concert halls, theatres, churches and parlors into day, long after day has passed and night has come, astonished to be thus interfered with.

Business by day and amusement by night is the order of exercises in the winter. The opera and the dinner table each call forth the resources of fashion. The average business man par-

takes of breakfast from eight till ten o'clock. He leaves his office at three to four o'clock. He rides in Central Park, or on some of the really magnificent drives in the city between Fifty-ninth Street and Westchester County, accompanied by his wife, sweetheart, friends or family generally.

Then comes a five or six o'clock dinner, which is over by seven o'clock, in time for the entertainments that usually commence at eight and usually end at eleven.

So it is that in the winter one sees New York in a social, scientific, educational, business or amusement way at its best. This is the season that the best of artistic talent from all parts of the world is here to be found.

A winter season in New York is now considered as faster, richer, gayer and in every way more fascinating and enjoyable than a season in London, Paris, Madrid, Berlin, St. Petersburg or any other city of the world. Americans go to England and visit Switzerland, Italy, Germany and Russia in the summer to see the country, while the social, the business, the travel element comes to New York in the fall to remain the winter.

The home comforts, more and more to be found in the homes and hotels of New York, are so far in advance of the comforts, luxuries and conveniences to be found in Florida and all other Southern localities once popular as winter resorts, is adding materially to the winter population of New York.

The lines of rapid transit, elevated railways in New York city, up out of the dirt, dust, mud, snow and discomforts of ordinary winter travel, together with the palatial stores and shopping marts, make this city as easy to get around in during the winter as at any other season of the year.

The sea-side resorts, where New Yorkers rush to in the summer for rest, relaxation and renewal of their business vigor, are deserted in the winter, while the city itself is a blaze of light and an Aurora Borealis of artistic and literary life.

Each year adds to the reputation of New York City as a winter resort, and very much of the increasing reputation is due to the liberal, enterprising bankers, brokers and business men who are identified with the leading clubs and club life of the great city.

And who dare prophecy what New York will be in summer and in winter half a century hence?

If You Go by Water.

He was a wise old granger who remarked that all very large cities were very near the water.

New York is as near water as a city can be that occupies an island and covers it completely.

While millions of people can get into New York by water, other millions can thus leave the city, as tens of thousands each year go abroad for business, health, pleasure—or to escape the law or entailment of consequences following some left-handed act.

All the principal transatlantic steamships go from the port of New York, while thousands of sail and steam craft go coastwise up and down the water line of our common country.

If you wish, or have occasion to make an ocean voyage, here is the way to start :

FOR EUROPE.

Anchor Line.—New York to Glasgow. Saturdays. From Pier 41, N. R., foot of Leroy Street. Fares, first cabin, \$50 to \$60. Second cabin, \$30. Henderson Bros., Agents, No. 7 Bowling Green.

Anchor Line.—New York to Liverpool. Steamer “City of Rome.” Every fourth Wednesday. Pier 43 N. R. Fares, first cabin, \$60 to \$100. Henderson Bros., Agents, No. 7 Bowling Green.

Baltic Line.—New York to Copenhagen and Stettin. Monthly. Pier foot of First Street, Hoboken. Fares, first cabin, \$50. Steerage at low rates. C. B. Richard & Co., Agents, 61 Broadway.

Cunard Line.—New York to Liverpool. Wednesday. Pier 40 (new) N. R., foot of Clarkson Street. Fares, first cabin, \$60 to \$125. Vernon H. Brown & Co., Agents, No. 4 Bowling Green.

French Line.—New York to Havre. Saturdays. Pier 42

(new) N. R., foot of Morton Street. Fares, first cabin, \$80, \$100 and \$120; second cabin, \$60. L. de Bebian & Co., Agents, No. 3 Bowling Green.

Guion Line.—New York to Liverpool. Tuesdays. Pier 38 (new) N. R., foot of King Street. Fares, first cabin, \$60, \$80 to \$100; second cabin, \$30 to \$35. A. M. Underhill & Co., Agents, No. 35 Broadway.

Hamburg-American.—New York to Hamburg. Every Thursday and Saturdays. Pier foot of First Street, Hoboken. Fares, first cabin, \$50, \$60 and \$75. Steerage at low rates. C. B. Richard & Co., Agents, No. 61 Broadway.

Inman Line.—New York to Liverpool. Saturdays. Foot of Grand Street, Jersey City. Fares, first cabin, \$50, \$60, \$80 and \$100. Peter Wright & Sons, General Agents, Washington Building, No. 1 Broadway.

National Line.—New York to Liverpool. Saturdays. Pier 39 (new) N. R., foot of Houston Street. Fares, first cabin, \$35 upwards.

National Line.—New York to London. Pier 39 (new) N. R., foot of Houston Street. Fares, first cabin, \$35 upwards. F. W. J. Hurst, 27 State St.

Netherlands American Steam Navigation Company.—From New York to Rotterdam and Amsterdam. Saturdays. Pier foot of York Street, Jersey City. Fares, first cabin, \$42, \$45 and \$50; second cabin, \$32. Netherland American Steam Navigation Company, 39 Broadway.

North-German Lloyd.—New York to Bremen. Wednesdays and Saturdays. Pier foot of Second Street, Hoboken. Fares, first cabin, \$80 to \$175, second cabin, \$55 and \$60. Oelrichs & Co., Agents, No. 2 Bowling Green.

Red Star Line.—From New York to Antwerp and Paris. Wednesdays, after October 5th, Saturdays. Pier foot of Sussex Street, Jersey City, adjoining Pennsylvania R. R. depot. Fares, first cabin, \$60 to \$75; second cabin, \$40. Peter Wright & Sons, General Agents, No. 55 Broadway.

State Line.—New York to Glasgow. Thursdays. Pier foot of Canal Street, N. R. Fares, first cabin, \$35 to \$40. Austin Baldwin & Co., Agents, No. 53 Broadway.

White Star Line.—New York to Liverpool. Wednesdays Pier 45 (new) N. R., foot of West 10th Street. Fares, first cabin,

\$60, \$80 to \$100; second cabin, \$35. J. Bruce Ismay, Agent, No. 41 Broadway.

FOR BERMUDA AND WEST INDIES.

Quebec Steamship Company.—New York to Bermuda. Thursdays. Pier 47 (new), N. R. Fares, first cabin, \$30; excursion, \$50; second cabin, \$20; excursion, \$33.50. A. E. Outerbridge & Co., Agents, No. 51 Broadway.

FOR CUBA AND MEXICO.

New York, Havana and Mexican Mail Steamship Line.—New York to Havana, Vera Cruz and Mexican ports. Thursdays, 3 P. M. Pier 3, N. R. Fares to Havana, first cabin, \$50; to Vera Cruz, Mexico, first cabin, \$80. F. Alexandre & Sons, Agents, No. 31 Broadway.

FOR CUBA AND NASSAU.

New York and Cuba Steamship Company.—New York to Havana. Saturdays, 3 P. M. Pier 16, E. R. Fares, to Havana, \$50; to Santiago and Cienfuegos, *via* Southside Line, \$60.

New York and Cuba Steamship Company.—New to Nassau. Thursdays, 3 P. M. Pier 16, E. R. Fares, to Nassau, excursion, \$50; to Porto Rico, San Domingo, \$75. James E. Ward & Co., Agents, No. 113 Wall Street.

TO HALIFAX, NOVA SCOTIA, AND ST. JOHN'S, NEW-FOUNDLAND.

Red Cross Line.—Fares, first cabin, including state-room berth and excellent table, Halifax, \$16; St. John's, \$34; second cabin, Halifax, \$9; St. John's, \$18. Bowring & Archibald, Agents, 18 Broadway.

FOR WEST INDIES AND SOUTH AND CENTRAL AMERICA.

Atlas Line.—New York to Kingston, Jamaica. Every 14 days. Pier 55, N. R. Fares, first cabin, \$50; second cabin, \$35. Pim, Forwood & Co., Agents, No. 22 State Street.

Clyde's West India Steamship Lines.—For Turk's Island, Cape Haytien, Puerto-Plata, Samana and St. Domingo City. Pier 29, East River. For freight or passage apply to the general agents, Wm. P. Clyde & Co., 35 Broadway.

FOR ST. THOMAS, SOUTH AMERICA, ETC.

United States and Brazil Mail Steamship Company.—New

York to St. Thomas, Barbados, Para, Maranham, Pernambuco, Bahia and Rio de Janeiro. Monthly. Roberts' Stores, Brooklyn. Fares, first cabin, to St. Thomas, \$60; to Rio de Janeiro, \$160. Paul F. Gerhard & Co., Agents, No. 84 Broad Street.

Red "D" Line.—For Venezuela and Curacao. Sailing from Pier 36, East River, every twelve days. Fares, \$80 and \$75; round trip, \$144 and \$135. Boulton, Bliss & Dallett, 71 Wall Street.

COASTWISE STEAMSHIPS.—The principal coastwise steamship lines sailing from the port of New York are:

Cromwell Line.—New York to New Orleans, La. Saturdays, 3 p. m. Pier 9, N. R. Fares, cabin, \$35; steerage, \$20. S. H. Seaman, Agent, Pier 9, North River.

Mallory Line.—New York to Jacksonville and Fernandina, Fla. Fridays, 3 p. m. Pier 21, E. R. Fares, to Fernandina, first cabin, \$20; to Jacksonville, \$21.50.

Mallory Line.—New York to Galveston. Wednesdays and Saturdays, 3 p. m. Key West. Saturdays only, 3 p. m. Pier 20, E. R. Fares, to Galveston, Tex., \$50; to Key West, Fla., \$40. C. H. Mallory & Co., Agents, Pier 21, East River.

New York, Charleston and Florida Steamship Company.—New York to Charleston, S. C., Jacksonville and Fernandina, Fla. Tuesdays and Fridays, 3 p. m. Pier 29, E. R., foot Roosevelt Street. T. G. Eger, Traffic Manager, 35 Broadway. Wm. P. Clyde & Co., General Agents, 35 Broadway.

Ocean Steamship Company of Savannah.—New York to Savannah. Tuesdays, Thursdays and Saturdays, 3 p. m. Pier 27, N. R., foot Park Place. Fares, first cabin, \$20; excursion, \$32. H. Yonge, Agent, Pier 27, N. R. W. H. Rhett, General Agent, No. 317 Broadway.

Old Dominion Line.—New York to Norfolk, Va. Tuesdays, Wednesdays, Thursdays and Saturdays, 3 p. m. Pier 26 (new), N. R., foot of Beach Street. Fares, to Norfolk, Va., \$8; excursion, \$13.

Old Dominion Line.—New York to Richmond, Va. Tuesdays, Thursdays and Saturdays, 3 p. m. Pier 26, N. R. Fares, to Richmond, \$9; excursion, \$14. Old Dominion Steamship Company, Agents, No. 235 West Street.

RIVER AND SOUND STEAMBOATS.—Strangers coming into New York Harbor for the first time are amazed at the River and

Sound steamers. Nearly all are side-wheelers, usually painted white, and many are of great size and speed. The largest is the famous iron steamer "Pilgrim" of the Fall River Line, running between New York and Newport and Fall River, forming a line to Boston. This immense vessel is 400 feet long, 88 feet wide, and 60 feet from the top of the upper deck to the water line. She has sleeping accommodations for 1,200 passengers. Her speed is twenty miles an hour.

For those who are not good sailors, and are troubled with seasickness, the "inside route" to Boston, *via* the Stonington Line, is always popular. It is entirely within the limits of Long Island Sound, and, except in cases of extreme weather, is usually a very quiet, easy, restful trip. The speed, safety and beauty of the steamers, the great care taken of all who travel, and especially women and children, make it essentially the line of comfort and enjoyment.

LOND ISLAND SOUND STEAMERS.

NAME OF LINE.	NEW YORK TO—	START FROM FOOT OF—	ELEVATED STATION AND LINE NEAREST.
Fall River Line.	Boston	Murray St., N. R.	Park Place, 6th Avenue.
Stonington Line.	Boston	Spring St., N. R.	Desbrosses St., 9th Avenue.
Norwich Line.	Boston	Canal St., N. R.	Desbrosses St., 9th Avenue.
Hartford Line.	Hartford	Peck Slip, E. R.	Fulton St., 3d Avenue.
New Haven Line.	New Haven.	Peck Slip, E. R.	Fulton St., 3d Avenue.
Bridgeport Line.	Bridgeport.	Catherine St., E. R.	Chatham Square, 3d Avenue.

HUDSON RIVER STEAMERS.

NAME OF LINE.	NEW YORK TO—	START FROM FOOT OF—	ELEVATED STATION AND LINE NEAREST.
People's Line.	Albany.	Canal St., N. R.	Desbrosses St., 9th Avenue.
Citizens' Line.	Albany and Troy.	Christopher St., N. R.	8th St., 6th Ave., and street cars.
Day Line.	Albany and interior points.	Vestry St., N. R.	Desbrosses St., 9th Avenue.

As a general thing the living in these large steamers is of the best. By the use of ice stored in large rooms or refrigerators, milk, etc., is kept frozen and sweet; meats, vegetables, fruits, etc., are kept at any required temperature, so that the cabin

passenger on a first-class ocean steamer fares better each day of his voyage than do those who board at ordinary first-class hotels in the large villages and small cities, and as well as do those who live in the best hotels in large cities, where guests expect and landlords provide the best of everything in abundance.

Before starting for a foreign country it is well to have some friend, or the regular agent of the line you go by, select a state-room for you against a day and hour when you sail. Also to exchange your legal tender money of this country for whatever may be legal tender money of the country you are to visit, as American money, even if pure gold, is not money in any other country, though it can be disposed of at a bank or money exchange office in other countries at the price that people there will give for it.

Even in England we have been unable to settle our bill at a hotel or to buy railway tickets with American gold coins. Exactly as in this country "foreign" money is not taken, simply because it is not so convenient as the money of our own country, and if taken, is taken only after more or less figuring as to its value in the country it is from. The people of any country generally like their own the best, as they are used to it.

Emigrants coming to this country bring the money of their fatherland with them, and sell it to brokers, who are permitted to buy and sell money at Castle Garden, and who fleece the poor emigrants out of one to three per cent. over the price charged by outside brokers. To lose say three dollars on a hundred, thirty dollars on a thousand cuts into a person's finances considerably.

In England, France, Germany, etc., that is, in the principal cities, greenbacks are taken at the same price as American gold coins by those who exchange money, simply because greenbacks are legal tender in the country where issued, and where they are returned from time to time as accumulated. But the best way is to supply yourself with that which is *lawful money* or legal tender, in the country you are to visit, before leaving New York, as all foreign money is worth less here than at its home, as American money is worth less in other countries than in its own.

To Other Than Merchants.

That persons must live and will live as well and as long as possible, is a fact none can deny.

The dog that hunts for a bone and the beggar that hunts for a crust are partners in misery, yet they live by their wits.

The gamin in the street, the relative hunter, the dead-beat, the free-lunch nuisance, the bilk and the boarding-house bassoo, each manage to live, chiefly by management. The higher line of blood-suckers, such as those who engineered the Grant and Ward swindles ; the Ives dead-fall, and all that class, live by their wits and on the credulity of plodders, male and female.

The "woods of a great city" are full of swindlers who hang around as do some candidates at conventions, hoping that luck may open a way for its dupes to catch on, hold fast and reach in.

On coming to New York you will find men who look for the verdure in your eyes, and set in to form your acquaintance. Persons who will offer to show you anything, from a place to drink, to eat, to sleep or to bathe. They expect you to furnish them with food, drink and lodging while they hang on, and if you go with them to bathe, look out that they do not change clothes with you and disappear, at least with the contents of your pocket.

You have heard of green goods, which mean goods for greenies. Of men who send circulars broadcast through the mails, offering to sell counterfeit money, or a special lot of impressions from plates on which bank-notes, bonds, etc., have been printed; offering to supply you with enough counterfeit money for a song, to salt and swindle all your neighbors—that is, if you are willing to rob, steal and plunder.

Those who print bank-notes and bonds do not leave them around loose, as a man who comes home tight scatters his wardrobe as he tries to undress. There is but little of counterfeit money afloat or made.

But men *offer* to sell anything. They even send a little good money in a letter as a sample, telling you confidentially that it is counterfeit, and that for a few hundred dollars they will send you bundles and boxes of the counterfeit. They thus obtain money—and they keep it. The patient jackass at the other end of the line waits, and waits, and waits, and writes, but gets no returns. Knowing that he is himself dishonest and that his object was to arrange to swindle his neighbors, he keeps still, realizing that a fool and his money are soon parted, as he comes to the city to be met, waylaid and relieved of his shekels. He is slyly given a package and told to skip quickly and not open it till he reaches the woods, a barn, an old cellar or a hay mow on the banks of goose creek.

He hies him to his home, fearing arrest all the way, opens his package to find it to contain slips of old newspapers cut to size of bank bills, and then realizes that the country thief or would-be swindler has been poured in and churned by his sharper brother, who, educated in the sin, crime and get-it-as-best-you-can trickery of a large city, is more than a match for the incipient rascal in the rural districts.

Steer clear of all persons you do not know. Beware of the ones who rush up to claim an acquaintance, and who get you to tell them all about yourself, and who thus, with this information pumped out of the greenhorn, bid him good day, meet a partner in the game, give him all the points obtained, and let *him* come at you for keeps.

When you want anything, know where to go for it. Deal only with persons who have regular, respectable places of business. There are thousands of respectable, honest, genial, accommodating business men in New York, any of whom will gladly give you the information you desire.

There are policemen who take pleasure in directing you on your way, so you can reach the place you seek at the shortest distance.

The people of the city of New York, the business element, is ever anxious to provide all that can be required for the pleasure, interest and protection of strangers. If you are robbed, it is not their fault, but yours.

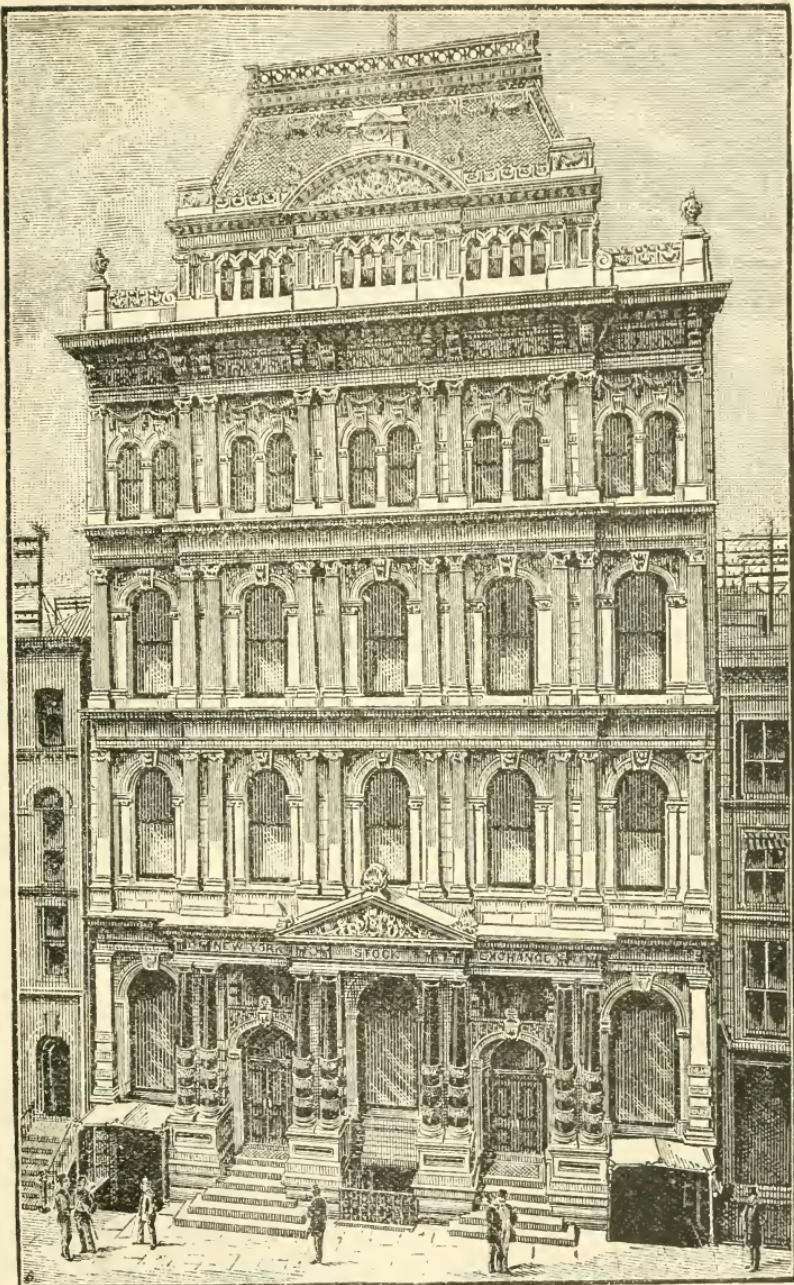
Men of Brains, as Bulls and Bears.

Skip along down Broadway, toward the Battery from City Hall Square and the Postoffice, till you come to Trinity Church, standing there in one corner of old Trinity churchyard, as prim and stately as an old maid with a Mother Hubbard at a picnic. Directly in front of the Trinity is Wall Street. A narrow street, but a very deep one. It is lined with generally fine buildings, some of which are beauties and as solid as wealth and art can make them. The second street you come to on Wall, after you leave Broadway, on the right-hand side as you go down toward East River, is Broad Street, and a fine, broad street it is. A few doors from Wall Street is the world-renowned New York Stock Exchange, a picture of which is on the following page.

It is to the speculating and financial world what the Vatican is to the city of Rome, what the Pope is to the Catholic Church, or what a President is to an administration—a decided boss. Not so intended, but so become.

The city of New York is the financial centre of the United States, and a competitor with London in its strides for the future. It has more men of brains, courage, vim, vigor, vigilance, vinegar, gall, soul, acumen and honor therein than has any other city or location in this country. Men who venture much, make much, risk much, make large winnings, or large losings, but who never whine any more than does a bull dog when another dog has it by the throat. Men of brains who study the art of finance; who know more of the condition of the country at large than does the Congress of the United States, as they are far more alert in all matters affecting the rise and fall of official securities than are members of Congress who work for a salary, on the affairs of the country.

This opera de buff and bluff, opened in 1792, when twenty-five brokers, comprising the cream of the brokerage or exchange



NEW YORK STOCK EXCHANGE.

 BUSINESS ESTABLISHED 1849. 

THE

BRADSTREET MERCANTILE AGENCY

CAPITAL AND SURPLUS EXCEED \$1,400,000.

Executive Offices, - 279, 281 and 283 Broadway, N. Y.

incorporated in 1876, and has since been under its present successful management. During that time its business has quadrupled, while its facilities have proportionately increased.

No expense is considered too great in procuring and applying to the conduct of the business all possible improvements. With its present system for obtaining and promulgating information, this Agency is justly regarded by its patrons as

Authority on all Matters Affecting Commercial Credit.

Its ramifications are greater and its business larger than any similar organization in the world conducted in one interest and under one management.

You are respectfully invited to investigate, and if in need of an agency, to test its ability to serve you.

CHARLES F. CLARK,

President.

business of this city, grew tired of meeting under an old buttonwood tree that grew and cast its shadows in Wall Street, opposite present number 69, drew up an agreement, that all signed, to the effect that they would maintain rates of commission or exchange; that they would charge the uniform rate of one quarter of one per cent. on the specie value of such notes, bonds and other securities as they bought or sold for other parties, and that they would undertake no sale or purchase of less than a \$500 order—from that up to millions. To this solemn agreement twenty-five brokers on the 17th of May, 1792, signed their names as follows:

Leonard Bleeker.	Sutton A. Hardy,
Samuel Marsh,	J. H. Hardenbrook,
Andrew D. Barday,	John Ferren,
John Henry,	Gulian McEvers,
Benj. Winthrop,	John Bush,
Isaac M. Lomez,	A. Barnewall,
G. N. Bleecker,	Alex. Luntz,
Chas. A. McEvers, Jr.,	Benj. Seixas,
Robinson Hartshorne,	Amos Beebe,
David Reedy,	Eph'm Hart,
Hugh Smith,	Aug. A. Lawrence,
Bernard Haas,	Peter Infact.

At this time monetary ideas were crude. Our Government had not got onto the legal tender right. The Treasury Department of the United States was a very sick kitten when the brokers and money lenders of New York failed to buy the notes and bonds that it offered for sale.

The quaint old shinplasters of those times, as issued by the United States, were as artistic as a last year's porous plaster. They never were money, but merely a promise that if, and if, and if circumstances permitted, the Government at some time in the future would pay a certain number of silver-coins of Spain or England for the redemption of the shinneys. Here is a *fac simile* of one of the promises made by the fathers, which promises were kept out of doors till they

became weak in the back, worn to their uppers and as bald-headed as Daniel was when he was being lionized.

The buying and selling of these promises to pay was a great business in those days. Those who had specie, bought Government promises, and those who grew tired of holding the promises sold them for specie.

In 1812 the Government

issued \$16,000,000 in Treasury notes, and put loans to the amount of \$109,000,000 on the market, chiefly through the New York brokers, who found the New York Stock Exchange, where public stock or government promises were sold for foreign coins that had metallic value, and passed as *moneta*, or money, a place to buy or sell.

These securities bobbed up and down as does a kite that is heavy at the beak and light at the tail wobble in a jerky breeze, as may be learned from the historical fact, that in 1814 United States six per cent. bonds, or promises to pay money at six per cent. interest, sold in New York City at the Stock Exchange for fifty cents on the dollar in specie, and for seventy cents on the dollar when paid for in currency issued by banking corporations in New York.

In 1816 New York State had 208 banks of issue and for deposit, with a claimed capital of \$82,000,000. This was considered a big figure at that time, and so it was. But now, when almost any party of half a dozen or so of the leading brokers, dining at a first-class restaurant, can shake \$82,000,000 out of "their inside pockets," the evidence is that times and conditions are jumping ahead mighty fast.



One day in 1817 the New York Stock Exchange was struck in the small of the back by an idea that sprouted in Philadelphia, in connection with finances and how to work in the tints properly, and it sent a spy over by stage to pick up a pointer. He did it to such good advantage that, while he left the city of Brotherly Love all there as he found it, he captured the idea, or advance thought, and in the shape of a copy of the Philadelphia plan, submitted it to the stock dealers of New York, who went for it as Jacob went for the daughters of Laban. And they captured it and formed a set of governing by-laws therefrom, adopted them and cried "Ha! ha!"

Three years after, the plan working so well, on the 21st of February, 1820, the code of procedure was revised, several of the heaviest capitalists in the city joined in, and from that hour the New York Stock Exchange dates its extended and perfected foundations that brains, push, energy and vigor of intellect have built upon to such wonderful advantage to all concerned, counting as a combination. During the first quarter of a century of its existence \$100 could buy a membership in the Exchange if the man back of the money was all right.

Now it costs a convert thirty thousand dollars to get into this church or synagogue that deals in the coins, etc., bearing the legend: "In God we Trust."

To such good purport did the New York Stock Exchange advertise its intentions and operations that whoever had money to invest lugged it into the offices of its members, and whoever wanted money to engage in extensive enterprises that time kept forming right along, as it is doing now and will do forever, came to the offices of these men and were yoked or harnessed to the burdens they bore, as they entered the lists that men of courage enter and bring deserved profit therefrom.

Thus begun the plan of bringing men with money to a center where could be met men with ideas, for it is a fact that ideas are often worth millions of dollars within seven seconds after they are born, as exemplified by the success that has followed the advance movements of many of the eminent thinkers and courageous brokers, bankers and investors who dared to attempt and to whom was given consequent power to perform.

The limit of membership is eleven hundred. All new names added to the list are replacements of those who have died, or

those who, for reason, wish to retire and who sell their seats, or rather membership. At times a dishonest person is ruled out of the Exchange, so that he cannot longer associate with the members there in good standing, but he has the right to sell his seat, or membership, for what it will bring. The seats are at a premium, so that as high as \$35,000 cash have been paid for membership, proving the position to be valuable as a property, though not tangible enough to be assessed for general taxation. One thousand dollars must be paid into the treasury of the New York Stock Exchange for every transfer of a membership, and fifty dollars annual dues. On the death of a member \$10,000 in cash is paid to his heirs.

Actual seats in the Exchange are permitted only to a few, on very strict examination as to character, standing, solvency, etc. No person can become a member unless the nominator and seconders each would be willing to cash an uncertified check for the applicant to the amount of \$20,000.

If there ever was an organization that strove to defend and forefend individual honesty, the New York Stock Exchange is that organization. It is social and financial destruction for a member to fail in his word, provided there is proven dishonesty. He can be as sharp, shrewd, reticent or loquacious as he pleases; can undertake big contracts or small ones, as he has the sand and disposition, but he must not let it be proven that Ananias and Saphira were his regular parents or he is shot up the flue in short order.

Such has been the correct financial standing of its members that up to the latest official report, 1885, only three members had been expelled. Bad men may be kept in religious society, etc., but there is no home or hand of welcome for them in the membership of the New York Stock Exchange. A man may dig up more potatoes than he can sell; may mistake the market and go down in a crash, and still be honest. If he acts honorable, gives up what he thinks fair to all, he is sponged off and can enter the ring again, providing he holds his membership. That is, an error of judgment is not death and damnation, as it is in some other societies or congregations.

Transactions involving millions, yes, hundreds of millions of dollars a day in a rushing season, are carried on with a word, a wink, a nod, a brief memoranda on a business card, with no

contracts or iron-bound agreements, and the honor of the men who thus deal or operate, so called, is such that disputes are of very rare occurrence.

Were the politicians of either party one quarter so determined to keep their promises made previous to election as men of the New York Stock Exchange are anxious to keep theirs, no matter at what sacrifice of money, it would be almost impossible to control an administration oftener than twice in a century.

The old and unnecessary plan of the Government hiring money when it had and has the power to create and issue legal tender for all debt-paying purposes, made the season of the late war a double-breasted picnic for the New York Stock Exchange and its members, who at first loaned money, or placed loans for others, to the Government, and after that the conversion of gold into greenbacks that people were educated to sell cheaply and these in turn into United States bonds. If any broker or banker lost money by this four years' military picnic his name and postoffice address is not known.

An idea of the fatness of things in this line may be had from the fact that from January 1, 1880, to December 31, 1886, there were sold at the New York Stock Exchange, United States bonds to the amount of \$178,227,650; of railway shares a total of 624,-426,362, say \$100 each, par value, amounting to the almost inconceivable total of *sixty-two billions, four hundred forty-two millions, six hundred and thirty-six thousand two hundred dollars*; of State and railroad bonds \$3,417,183,018.

Add these three staples of Stock Exchange sale business together, and the footing of seven years' business, from 1880 to 1886 inclusive, is \$70,038,046,868.

Seventy billions of money, or sales, in seven years, saying nothing of the odd millions, is quite a lot of cash to handle on a commission of say one-fourth of one per cent.

Do you wonder that the members of the New York Stock Exchange, during the hours ten to three, are about as busy and animated as ever was a bald-headed deacon at an apple cut in the country, when grabbing for the handsomest girl in the room to be had for the wind-up dance—if he can catch on before another deacon gets her.

Flies don't have much chance to sleep on the eyelids of a mem-

ber of the Exchange when he is in the pit or on the hay mow shouting that he will give or take.

In the above securities offered and sold mention is not made of other securities offered by other corporations or individuals, directly or through brokers here assembled, not for fun, but for business.

The principal sales here are of bonds, or sliced mortgages, in which several persons can have an interest, and stocks, or duly issued certificates of shares of various railway and other enterprises in which members of the Stock Exchange become interested.

No sale of bonds or shares are here made except the committee of the Exchange see fit to recommend them for disposal, and the fees are paid.

The stocks and bonds here offered, and which are the most active, are not always those of the greatest value, as it very often occurs that the most valuable are held for private purposes, as too valuable to be smirched by the results of fights made for and against them.

An idea of the enormous amount of business here done during a year can be had from the fact that some days over 700,000 shares of stock, par value \$100 per share, are here sold for what they can be made to fetch, and that on some days the sales have exceeded one million shares—over *one hundred millions of dollars* in a day. It is quite safe to say that during all the time the Saviour and his twelve apostles were on earth they never exceeded this run, as the result of one day's business.

The broker who sells, gets his commission.

The broker who buys, gets his commission.

The owner of the security sold, has the difference.

Buying for an expected rise in value is termed going "long."

Selling for an expected decline is going "short."

If a man buys for a rise and those who can run a stock down prevent a rise, the man who bought for the rise is apt to be hurt.

The same if he gets on the other end of the teeter board.

Those who unite to squeeze the life out of stocks by saying all they can against a property, and thus causing people to lose faith in it to a greater or less extent, are called Bears. They bear down as hard as they can.

Those who favor and exalt the reputation of what is offered, are called Bulls. They toss things up.

The person who berates a neighbor and tells others that he is a bad lot, that his wife is a sloven and his children warty, is a bear.

The one who speaks well of others and seeks to maintain them in general estimation is a bull. That is, in Wall Street circles.

What is commonly called gambling in stocks consists in buying and selling what you do not own; that is, Mr. A agrees to sell to Mr. B, at any time within thirty, sixty or ninety days hence, say ten thousand shares of the A. A. B. B. & C. C. Railway, say at ninety cents on the dollar, as the same may be called for. If the yield of crops, increase of business, etc., sends the shares or stock up from ninety cents to any higher figure, Mr. A calls for the shares. Mr. B does not have them. Therefore he pays Mr. A the difference. If the shares go to ninety-five, the advance from ninety is \$5 a share, which, on 10,000 shares, makes \$50,000 that Mr. A makes by buying at ninety, as to be had on call and selling at the advance. If Mr. A agrees to give ninety and the bears have hammered the credit and *estimated* value of the shares down to say 80, then Mr. B calls for the stock to deliver to his customer, and if it is not forthcoming he takes the difference, say \$100,000, on the transaction, less the commission that goes to the broker, who, as a member of the Stock Exchange makes the sale for those who buy and sell, and who put up ten per cent. "margin" in cash, or what is taken as cash, to cover fluctuations while the cuckoo is on the nest. This is not a Wall Street term, but it appears to get there.

Beside the New York Stock Exchange, for those who deal in bonds and stocks duly entered, listed and contended for and against, there is the Produce Exchange, whose magnificent building is at the lower end of Broadway; the Cotton Exchange; the Consolidated Stock and Petroleum Exchange; the Real Estate Exchange; the Coffee Exchange, and a few others.

The rules governing one govern nearly all, and the same high-toned business honor, capacity and financial standing is demanded in all cases of those who are members.

As a part of the great finance machinery of New York the Clearing House, for the facilitating of exchange and settlements

between banks, is an immense mart or place for the daily settlement of accounts.

The system was first born in London nearly one hundred years ago. In 1853 fifty banks of this city, with \$47,000,000 of aggregate capital, organized the New York Clearing House Association.

By this system the balances between banks, on account of checks and drafts passing one to another, are settled or cleared daily.

The present perfected Clearing House arrangement, in operation since October 11, 1853, has a most imposing record. From that date to December 31, 1886, its exchanges have reached the almost incomprehensible figures of \$778,069,921,083, and its total transactions in the time named were \$812,258,912,962—more than eight hundred billions of dollars, and a billion is a thousand millions, or some such trifling matter. Had Adam begun counting the moment he was created, according to the records given in the Bible, say 5,891 years ago, and counted right along without stopping to eat, drink, sneeze, answer questions or to be married, he would have had to make a record of counting at a rate exceeding 250 per minute to aggregate the above amount.

The largest transactions of the New York Clearing House Association any one day of its existence were February 28, 1881, amounting to \$295,822,422.37. The smallest was October 30, 1857, amounting to \$8,357,394.82. The largest sum paid any one day by any one bank was November 17, 1868, \$10,585,471.31. The smallest sum paid by any one bank to balance its daily account was September 22, 1862, and the amount one cent.

There are now in New York City 45 national banks, capital \$45,150,000, and 28 State banks, with \$13,862,700 capital.

Yes, New York City is something of a money center and quite a place for speculation.

If you wish to know more of the New York Stock Exchange and its methods, buy the book written by Henry Clews, entitled "Twenty-eight Years in Wall Street."

Mistaken Ideas of Bankers and Brokers.

Many people who live in the country and enjoy fair to middling health, have an idea that all the bankers and brokers worship only at the throne of the almighty dollar. Such persons are far from their base. While the business man always has his harness ready when comes the time to engage in his chosen vocation, it is safe to say that a large majority of bankers and brokers, and business men generally, are always doing more for charity, religion, education and human comfort than most people give them credit for, simply because they are not parading their gifts as do the old sinners who grow scared as they near the place to change trains, and wish to fee the porter liberally so they can have his influence to get front seats in the next car.

A large percentage of all gifts and helps to churches, colleges, hospitals, societies, parties and charities, come from the bankers and brokers whose field of busy action is a bank, office or exchange.

There are in New York scores of missions for health, education and charity, that were started on foundations by bankers and other business men. The Bleecker street mission for unfortunate women is one of them. Jerry McAuley's mission, started by him in a small way on Water street, at that time the toughest place in this country, was sustained and encouraged chiefly by business men. At last Jerry McAuley, a reformed tough, started a new mission in Thirty-second street near Broadway, where an incalculable amount of good has been done by McAuley and others. His widow, now one of the most useful and humane of women, is devoting her life and time, day and night, at the Thirty-second street mission to the reclamation of those who have been led astray or gone astray, and fallen into the gutter.

This mission is largely supported by bankers and business men of wealth and warm hearts.

Wm. E. Dodge, while alive, gave liberally to objects of charity, thus doing good and setting good examples. So too did Peter Cooper, who, against much opposition from relatives, gave freely to the great cause of education. These men have gone, but there are others who are even exceeding them in good works.

A. S. Hatch, (of A. S. Hatch & Co., Bankers,) formerly President of the Stock Exchange, is another man who has done an immense amount of good, and laid up treasures in Heaven through his giving of money—and no one knows how much of time and comfort—to benefit the poor. He has been of incalculable help to save souls from sin and lives from crime and degradation, and this because it was his pleasure to build up. Such men set excellent examples, that all who have means can safely follow.

Morris K. Jessup, another banker and business man of prominence, gives largely and cheerfully to various objects of charity, and this from a desire to benefit. Cornelius Vanderbilt, Vice-President of the Young Mens' Christian Association in this city, and now the eldest of the celebrated Vanderbilt family, and one of the leading railway magnates of the country, gives largely to good works and charities, not to court favor but for the satisfaction such charities give him. General Clinton B. Fisk, of clear business brain and great renown as a temperance advocate and worker is another man who is making the world better and happier for his being in it. The list of names of public benefactors in this city among the bankers and supposed-to-be exclusively worldly business men might be increased to fill a book, but we have said enough to prove that religion and regard for the poor is not confined exclusively to those who occupy pulpits.

Items of Interest.

Abandoned children are sent to the police stations, thence to the Foundling Home and kindred institutions.

At these homes persons of good character, with proper endorsements, can adopt children as they select them, and take them to new homes.

Abandoned or lost property found by policemen is taken to Police Headquarters, 300 Mulberry street, and, if not called for at expiration of a certain time, is sold at auction, the funds going to the city uses.

Articles lost or left in street cars, ferry boats, etc., are taken to the headquarters of these companies and cared for, and sold at yearly sales, if not called for.

Ambulances are called at a moment's notice to hotels, offices, stores, shops, residences, etc., and the injured or sick taken at once to such public or private hospitals as you prefer.

The Society for the Prevention of Cruelty to Animals, head office at south-east corner of Fourth avenue and Twenty-second street, Henry Bergh, President, is one of the most deserving attractions of the city. Here you can learn how to organize such a society at home, get humane people interested, and do a world of good. It has ambulances in which sick and injured horses and cattle are carried away, and covered wagons into which dead animals are drawn, by means of a windlass, to be removed without shocking the sensibility of persons.

Ordinary baths can be obtained at every hotel, and nearly all the larger barber shops, at 25 cents. The Russian, Turkish and medicated baths are open day and night.

Beggars will bother you, but you need not pay attention to them, as the private and public charities of New York provide for all these objects of charity, and it will be better if you refuse to listen to their appeals.

The Bowery, which is more and more of a curiosity each year, was, in the early Dutch days, a lane running along the farms or Boweries on the northern outskirts of the city. This was a sort of lovers lane in the years agone. There was music, picnics, dancing, artificial shades in and under which children, youths, adults and old age had their fun. Time has changed this lane into one of the busiest streets in the world, but it is still a great variety exhibit of itself, with its conglomeration of first-class business houses, its pawn shops, its manufacturing establishments, its side shows of various kinds, and the very lively class of young people—of both sexes—who crowd into the Bowery from sundown till midnight.

Boot-blacking at the hotels, where not all the world can see the way the understanding of men is polished, is ten cents. On the streets, at corners and in crowded places, where boot-blacks pay from 50 cents to \$1.50 a day rental for places to sit their chairs for customers to rest in and to read, while having their boots blacked, the uniform price is 5 cents. Once, none but poor boys blacked boots on the streets. Now, men of all ages are thus engaged, making from \$1.50 to \$8 per day by the deft use of the brush applied to boots and shoes, and wisp brooms applied to clothes. Some boot-blacks now give a penny morning paper to each customer, while others keep the daily papers at hand for customers to read while waiting, as a New Yorker cannot afford to lose time.

Broadway is not a broad street in these modern times, but it is, without doubt, the busiest street in the world, and lined with fine business blocks, chief of which model edifices are those owned by the Equitable and the New York Life Insurance Companies. The Washington Building, lower end of Broadway, and the elegant structure of the Standard Oil Company are great attractions. The Potter Building, Park Row, Beekman and Nassau streets, occupied by several insurance companies, *The Judge* and other publications, is eleven stories above the sidewalk, and one of the finest business offices in the world. Temple Court, the Stewart Building, and the great store of Tiffany & Co., Union Square, and the great dry goods marts on Fourteenth and Twenty-third streets, together with the Masonic Temple, corner Sixth avenue and Twenty-third street,

are all worthy of outside and inside examination, simply as samples of New York enterprise and progress.

Calvary Cemetery, the great Catholic burial ground, is on Long Island, two miles from Hunter's Point.

Greenwood Cemetery, the greatest and most artistic burial place in the East, is in the city of Brooklyn, in the township of Flatbush; is one mile square, contains four hundred and seventy acres, and many millions of dollars worth of tombs and monuments. It is worth an all day visit. While there are several mural and intramural interment places in and about New York, Greenwood is the only one worthy a regular visit, as one of the most beautiful places in this country.

Central Park, New York City, contains eight hundred and forty acres, is two and a half miles long and one-half mile wide. It contains seats for 10,000 persons and over 500,000 shade trees, shrubs and vines. It is now the fashionable drive. Cleopatra's Needle is now in Central Park, as is the apology for a Zoological Garden.

Prospect Park, Brooklyn, is another attractive place, by many persons considered more attractive than Central Park.

There are several thousand Chinese in New York City. They are among the most industrious people here. Their laundry establishments are kept open all the time, no loss of rent from not using nights. The Chinese are quiet, inoffensive, industrious. In proportion to population, they give the police and lawyers less trouble than do any other residents of the city. They are great eaters of chickens, pig pork and good things generally, and, when not at work, are as fond of gambling as some women are of gossip and tale bearing.

The concert saloons, once on Broadway, have been moved east and are now chiefly on the Bowery and the extension of Park Row, till lately, called Chatham Street. There is now no Chatham Street in New York. In these concert saloons fat, fair, frail, frizzled and friccaseed females wait on the susceptible youths and curiosity-stricken pilgrims from the country who occasionally desire to see the elephant. They treat the girls who wait on them till stomachs are wild and heads are all in a buzz, before or after midnight, and the next morning the participants in cheap excitement can hardly tell whether they are hot houses

or human beings. Strangers from the country can go here, spend their money, and if arrested, give the name of some person they have a chunk of spite against, and thus have two or three dabs of fun on the same plate. Still, no person is made better by hanging around these places, unless he is there to do good.

Croton water, or water originally from Croton River, now comes from nearly all over Westchester county, as her lakes and cold water ponds are drained and the water brought to New York, where 95,000,000 gallons are used per day.

The Medical Colleges of New York are among the very best in the world, so that persons coming here to learn the science and practice of surgery and medicine, make no mistake in thus selecting New York as their place of study, practice and experience while in teaching or training.

If you wish anything in New York, advertise for it. For a trifle you can attract the attention of the public by patronizing the daily papers.

Of Jews, or Israelites, there are now about 100,000 in New York City, and they form a powerful business element. As a class they are among the very first, foremost and most prosperous of the people of New York. They are merchants, bankers, lawyers, editors, speculators, real estate purchasers, politicians, actors, managers and investors. They have a great regard for corner lots, and are filling Broadway, Bowery, Fourteenth street, Twenty-third street and up-town residence localities, with evidences that they are as thrifty and progressive as are the cutest Yankee ever in the great business procession. They have twenty six synagogues and temples, nearly fifty smaller meeting houses, and conduct eighteen charitable institutions in first-class manner. They constitute about 10 per cent. of the population, and contribute less than one per cent to the criminal class. This makes them a "strange people," but at the same time it suggests a very short road to success.

If you are here on the first of May, see that you are not run over by the drays, wagons, vans, carts, etc., employed to move about 200,000 families from one place to another, chiefly bettering their quarters.



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Banks.

The following is the list of the banks doing business in the city of New York. The State banks are organized under the State banking laws, and the National banks under the act passed by Congress during the war. Most of these were formerly State banks, and reorganized under that act. They are permitted to issue circulating notes by depositing United States interest-bearing bonds with the United States Treasurer at Washington to secure their redemption. These notes pass for their full value all over the United States, but are not legal tender money. The banks, with their location and capital, are as follows.

National Banks.

American Exchange, 128 Broadway. \$5,000,000.
Bank of Commerce, 27 Nassau st. \$5,000,000.
Bank of New York, 48 Wall st. \$2,000,000.
Bank of the Republic, 2 Wall st. \$1,500,000.
Bowery, 62 Bowery, \$250,000.
Broadway, 237 Broadway, \$1,000,000.
Butchers and Drovers', 124 Bowery. \$300,000.
Central, 320 Broadway. \$2,000,000.
Chase, Pine and Nassau. \$300,000.
Chatham, 196 Broadway. \$450,000.
Chemical, 270 Broadway. \$300,000.
Citizens', 401 Broadway. \$600,000.
City, 52 Wall st. \$1,000,000.
Commercial, 73 Wall st. \$300,000.
Continental, 7 Nassau st. \$1,000,000.
East River, 682 Broadway. \$250,000.
Fifth, 300 3d av. \$150,000.
First, 94 Broadway. \$500,000.
Fourth, 14 Nassau st. \$3,200,000.
Fulton, 37 Fulton st. \$300,000.
Gallatin, 36 Wall st. \$1,000,000.
Garfield, 378 6th av. \$200,000.
Hanover, 13 Nassau st. \$1,000,000.

Importers and Traders', 247 Broadway. \$1,500,000.
Irving, 287 Greenwich st. \$500,000.
Leather Manufacturers', 29 Wall st. \$600,000.
Lincoln, 42 st. \$300,000.
Market, 286 Pearl st. \$500,000.
Mechanics', 33 Wall st. \$2,000,000.
Mercantile, 191 Broadway. \$1,000,000.
Merchants', 42 Wall st. \$2,000,000.
Merchants' Exchange, 257 Broadway. \$600,000.
New York County, 79 8th av. \$200,000.
New York National Exchange, 138 Chambers st. \$300,000.
Ninth, 409 Broadway. \$750,000.
Park, 214 and 216 Broadway. \$2,000,000.
Phenix, 45 Wall st. \$1,000,000.
Seaboard, 18 Broadway. \$500,000.
Second, 190 5th av. \$300,000.
Seventh Ward, 184 Broadway. \$300,000.
Shoe and Leather, 271 Broadway. \$500,000.
Sixth, 6th av. and 33d st. \$200,000.
Third, 22 Nassau st. \$1,000,000.
Tradesmen's, 291 Broadway. \$1,000,000.
United States, 1 Broadway. \$500,000.
Western National Bank, Equitable Building. \$3,500,000.

State Banks.

Bank of America, 46 Wall st. \$3,000,000,
 Bank of North America, 44 Wall st. \$700,000.
 Bank of the Metropolis, 17 Union sq. \$300,000,
 Bank of the State of New York, 33 William st. \$800,000.
 Columbia, cor. 5th av. and 42d st. \$100,000.
 Corn Exchange, 13 William st. \$1,000,000.
 Eleventh Ward, 147 Av. D. \$100,000.
 Fifth Avenue, 531 5th av. \$100,000.
 German American, 50 Wall st. \$750,000.
 German Exchange, 330 Bowery. \$200,000.
 Germania, 215 Bowery, \$200,000.
 Greenwich, 402 Hudson st. \$200,000.
 Home, 654 8th av. \$125,000.
 Madison Square, 23 W. 23d st. \$200,000.
 Manhattan Company, 40 Wall st. \$2,050,000.
 Mechanics' and Traders', 152 Bowery. \$200,000,
 Mt. Morris, 133 E. 125th st. \$100,000,
 Murray Hill, 760 3d av. \$100,000.
 Nassau, 137 Nassau st. \$1,000,000.
 Nineteenth Ward, 3d av. \$100,000.
 Ninth av., 922 9th av. \$100,000.
 North River, 187 Greenwich st. \$240,000.
 Oriental, 122 Bowery. \$300,000.
 Pacific, 470 Broadway. \$422,700.
 People's, 395 Canal st. \$200,000.
 Riverside, cor. 8th av. and 57th st. \$100,000.
 St. Nicholas, Equitable Building. \$500,000.
 Twelfth Ward, 153 E. 125th st. \$100,000.
 West Side, 481 8th av. \$200,000.

Savings Banks.

American, 501 5th av.
 Bank for Savings, 67 Bleecker st.
 Bowery, 130 Bowery.
 Broadway Savings Institution, 4 Park pl.
 Citizens', 58 Bowery.
 Dry Dock, 343 Bowery.
 East River Savings Institution, 3 Chambers st.
 East Side for Sailors, 187 Cherry st.
 Eleventh Ward, 908 3d av.
 Emigrant Industrial, 57 Chambers st.
 Excelsior, 118 W. 23d st.
 Franklin, 658 8th av.
 German, 157 4th av.
 Greenwich, 73 6th av.
 Harlem, 2281 3d av.
 Institution for the Savings of Merchants' Clerks, 20 Union sq.
 Irving, 96 Warren st.
 Manhattan Savings Institution, 644 Broadway.
 Metropolitan, 1 3d av.
 Morrisania, 3d av., cor. Courtland av.
 New York, 81 8th av.
 North River, 478 8th av.
 Seamen's, 74 Wall st.
 Union Dime, 54 W. 32 st.
 West Side, 154 6th av.

Foreign Bank Agencies.

Bank of British North America, Agency 52 Wall st.
 Bank of California, Agency, 16 Wall st.
 Bank of Montreal, Agency, 59 Wall st.
 Canadian Bank of Commerce, Agency, 16 Exchange pl.
 Merchants' Bank of Canada, Agency, 48 Exchange pl.
 Nevada Bank of San Francisco, Branch 62 Wall st.

Newspapers and Periodicals.

The following is a list of the principal newspapers and periodicals published in New York, with their offices, subscription price per annum, and specialties. Trade papers are omitted:

Daily Morning Papers.

City Record. (Except Sunday.) Legal and official. Office, City Hall.

Commercial Bulletin. (Except Sunday.) \$12. 32 Broadway. Commercial.

Courrier des Etats-Unis. \$12. 19 Barclay st. French. Democratic.

Delnick Americky. (Except Sundays.) \$8.50. 425 E. 8th st. Bohemian.

Herald. \$7.50. Cor. Broadway and Ann st. Up-town office, cor. 5th av. and 23d st. Independent.

Il Progresso Ital-American. (Except Sundays.) \$7. 2 and 4 Centre st. Italian.

Judisches Tageblatt. 115 E. Broadway. Hebrew.

Journal of Commerce. (Except Sundays.) \$15. 76 Beaver st. Commercial.

Las Novedades. (Except Sundays.) \$15. 23 Liberty st. Spanish.

L'Eco d'Italia. \$8. 215 Spring st. Italian.

Morning Journal. \$4. 5 Spruce st. Independent.

New-Yorker Volkszeitung. \$6. 184 William st. German. Independent.

New-Yorker Zeitung. (Except Sundays.) \$7. 7 Frankfort st. German. Democratic.

Register. (Except Sundays.) \$10. 303 Broadway. Legal.

Staatz-Zeitung. \$9. Tryon row, cor. Chatham st. German. Democratic.

Star. \$7. 239 Broadway. Democratic.

Sun. \$7. Printing House sq. Independent.

Times. \$7.50. Printing House sq. Up-town office, 1261 Broadway. Independent.

Tribune. \$8.50. Cor. Printing House sq. and Spruce st. Republican.

World. \$7.50. 31 Park row. Up-town office, 1267 Broadway. Democratic.

Daily Evening Papers.

(Except Sundays.)

Commercial Advertiser. \$9. Cor. Fulton and Nassau sts. Republican.

Mail and Express. \$6. 23 Park row. Republican.

Evening Post. \$9. 208 Broadway. Independent.

Evening Telegram. \$5. 2 Ann st. Independent.

Graphic. (Illustrated.) \$9. 39 and 41 Park pl. Democratic.

Leader. \$3. 184 William st. Labor.

News. \$3. 25 Park row. Independent Democratic.

New-Yorker Herold. \$3. 7 Frankfort st. German.

New Yorker Tages-Nachrichten. \$3. 25 Park row. German. Democratic.

Semi-Weekly Papers.

Journal of Commerce. Wednesdays and Saturdays. \$5. (See Morning Papers.)

Local Reporter. Wednesdays and Saturdays. \$2.50. Cor. 125th st. and 3d av.

Shipping and Commercial List and Price Current. Wednesdays and Saturdays. \$10. 63 Pine st. Commercial.

Times. Tuesdays and Fridays. \$2.50 (See Morning Papers.)

Tribune. Tuesdays and Fridays. \$3. (See Morning Papers.)

World. Tuesdays and Fridays. \$2. (See Morning Papers.)

Weekly Papers, Etc.

American Angler. \$3. 252 Broadway.
Fishing and fish-culture.

American Art Journal. \$3. 23 Union
sq. Music.

American Hebrew. \$3. 500 3d av.

American Machinist. \$3. 96 Fulton st.
Mechanical.

Amerikanische Schweizer Zeitung. \$2
18 Ann st. German.

Army and Navy Journal. \$6. 240
Broadway. Professional.

Baptist Weekly. \$2. 251 Broadway.
Religious.

Banner Weekly. \$3. 98 William st.
Literary.

Boys of New York. \$2.50. 34 N. Moore
st. Juvenile literature.

Bradstreet's. \$5. 279 Broadway. Fi-
nancial and commercial.

Bullinger's Monitor Guide. \$6. 75
Fulton st.

Catholic Herald. \$2.50. 73 Park row.

Catholic Review. \$3.20. 11 Barclay st.
Denominational.

Christian Advocate. \$2.50. 805 Broad-
way. Methodist Episcopal.

Christian at Work. \$3. 216 Broadway.
Evangelical.

Christian Herald. \$1.50. 63 Bible
House. Religious.

Christian Intelligencer. \$2.65. 48
Church st. Reformed Church.

Christian Nation. \$2. 252 Broadway.

Christian Union. \$3. 20 Lafayette pl.
Congregational.

Chronicle. \$3. 33 Pine st. Insur-
ance.

Churchman. \$4. 47 Lafayette pl.
Protestant Episcopal.

Church Press. \$1. 20 Lafayette pl.
Episcopal.

Clipper. \$4. 88 and 90 Centre st.
Sporting.

Commercial and Financial Chronicle.
\$10.20. 79 William street. Finan-
cial and commercial.

Corner-Stone. \$2. 38 W. 14th st. Ma-
sonic.

Courrier des Etats-Unis. \$5. (See
Morning Papers.)

Court Journal and Official Record.
\$2.50. B'way and Pine st. Legal.

Critic, The. \$3. 743 Broadway. Lit-
erary.

Deaf Mutes' Journal. \$1.50. 162d st.
and 10th av.

Der Freischutz. \$2.50. 43 Park row.
German. Humorous.

Der Fuehrer. \$2.30. 100 Orchard st.
Odd-Fellowship.

Der Pfalzer in America. \$2. 122 Park
row.

Der Republikaner. \$1. 26 Frankfort
st. Republican.

Der Reporter. \$2. 115 Park row.

Der Sozialist. \$2. 172 1st av.

Deutsch-Amerikanische Volks-Biblio-
thek. \$5. 19 Dey st.

Deutscher Volksfreund. \$2.25. 150
Nassau st. German. Evangelical.

Die Wacht. \$2. 45 Park row.

Digest. \$5. 95 Chambers st. Legal.

Dispatch. \$2.50. 11 Frankfort st. Lit-
erary and Masonic.

Dramatic News. \$4. 866 Broadway.
Theatrical.

Electrical Review. \$3. 23 Park row.
Electrical science.

Engineering and Mining Journal. \$4.
27 Park pl. Scientific.

Engineering News. \$4. Tribune
Building.

Enquirer. \$1.50. 507 W. 49th st. Dem-
ocratic.

Enterprise. \$1. 156 6th av. Colored
people.

Evangelist. \$3. 150 Nassau st. Pres-
byterian.

Evening Post. (Weekly edition of the
Evening Post is now "The Nation."
\$3.) (See Evening Papers.)

Examiner. \$3. 39 Park row. Baptist.

Family Story Paper (Illustrated). \$3.
24 Vandewater st. Literary.

Figaro. \$2.50. 33 Park row. German.

Financier. \$5. 42 Broad st.

Fire and Water. \$3. 16 Dey st.

Fireman's Herald. \$1.50. 173 Broad-
way.

Fireside Companion. \$3. 27 Vandewa-
ter st. Literary.

Forest and Stream. \$4. 39 Park row.
Sporting.

Fortschritt. \$2. 26 Frankfort st.
German. Woman's Suffrage.

Frank Leslie's Illustrated Newspaper.
\$4. 53-57 Park pl. Literary.

Frank Leslie's Illustrated Zeitung. \$4.
53-57 Park pl. German. Literary.

Freeman. \$1.50. 4 Cedar st. Colored
people.

Freeman's Journal and Catholic Regis-
ter. \$3. 45 Warren st. Catholic.

Freiheit. \$2.40. 167 William st. So-
cialistic.

Freund's Music and Drama. \$4. 88
5th av.

Golden Argosy. \$1.75. 81 Warren st.
Juvenile.

Graphic. \$2.50. (See Evening Papers.)

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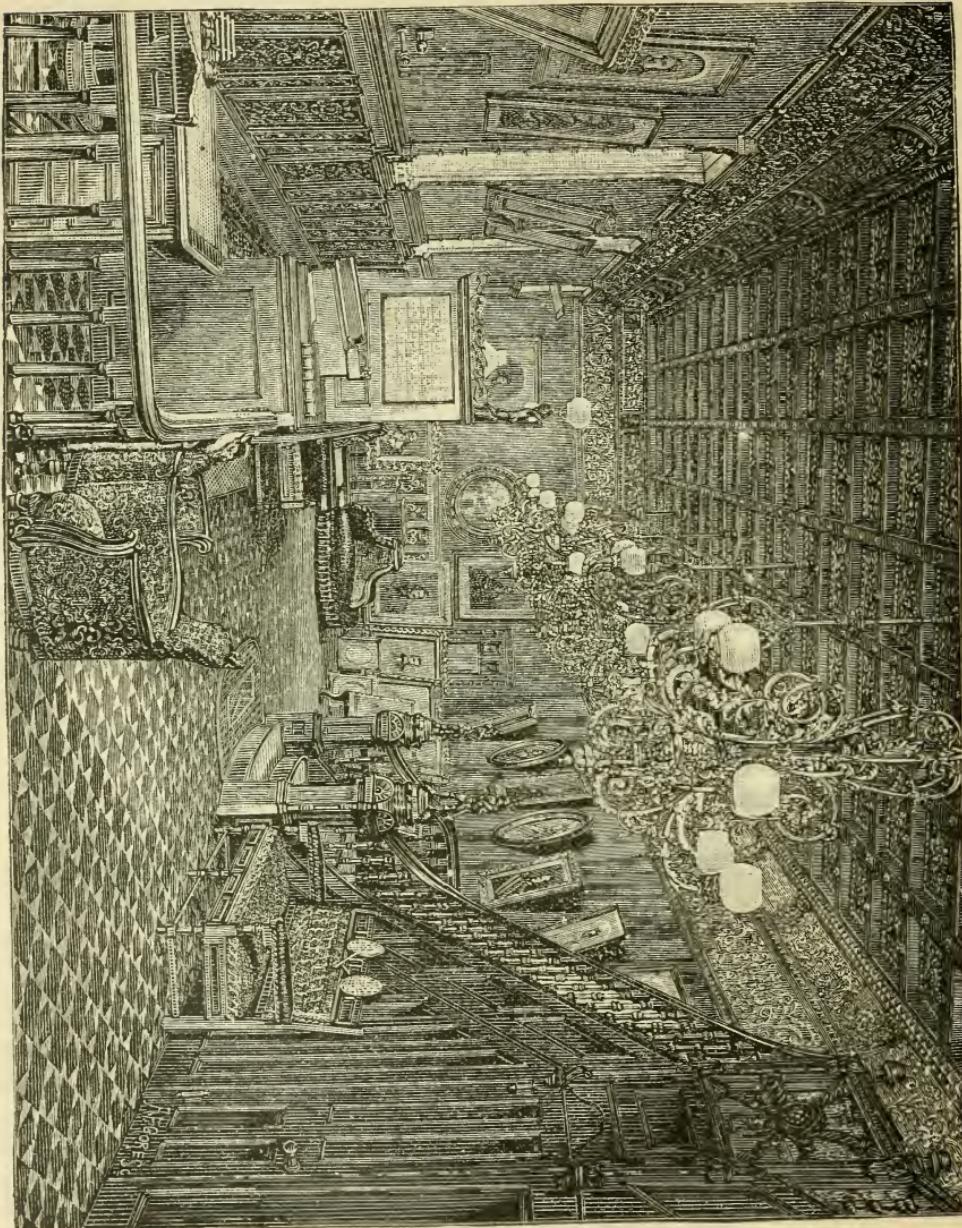
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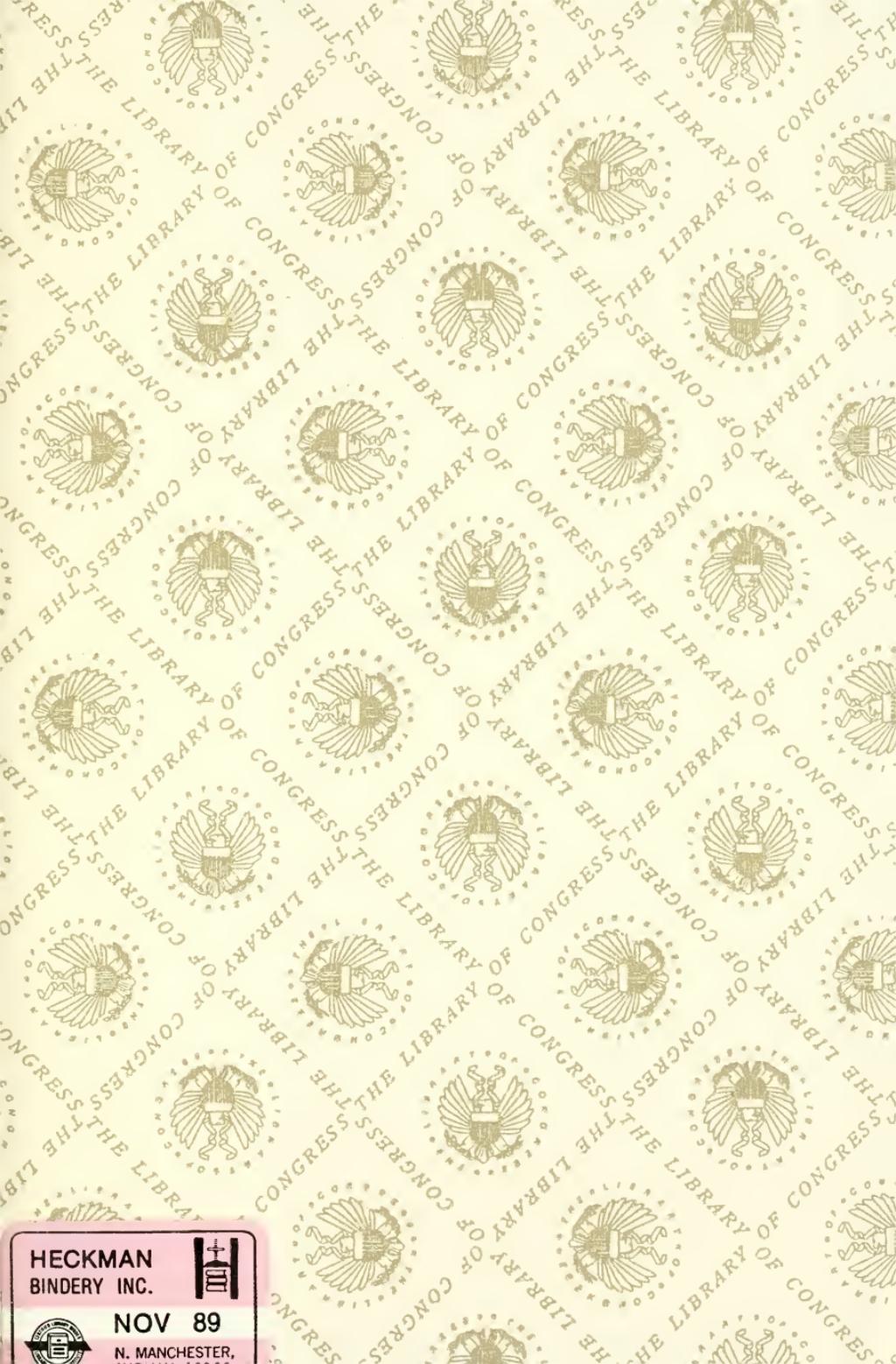
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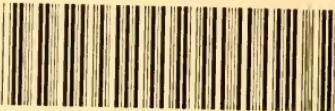


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